

Martin Melucci <martin.melucci@henryschein.com> on 06/12/2008 09:45:13 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It appears even when I'm not using my cards, It appears my payment/minimum I always pays 25-50% over minimum due, Is going higher each month, In todays economy how can you not use a credit card to

live, The banks are enjoying a real land fall with this economy, Please help the little man from drowing with these over charges !

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Sincerely,

Mr. Martin Melucci  
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