

From: John Strube <saymssk@wi.rr.com> on 06/12/2008 09:45:34 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Having been in trouble with credit cards a couple of times in my life. The terms and conditions of the cards suck! Legislation for the credit card companies need to be more explicit and simplified to where a fifth grader could understand them.

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Sincerely,

Mr. John Strube
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