

**From:** David Howenstein <jambodave2003@ybb.ne.jp> on 06/12/2008 10:10:12 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact the proposed credit card rules in order to prevent the financial devastation which happens to people going through personal bankruptcy.

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Sincerely,

Mr. David Howenstein  
723 Havenwood Circle Dr  
Saint Louis, MO 63122-1424