

From: Joe Fletcher <joefletcher@yahoo.com> on 06/12/2008 10:15:10 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

In my experience, credit card companies take every chance they get to take advantage of consumers and raise fees, interest rates, etc. - many times for no fault of the consumer at all. They stack the deck in their favor with requiring arbitration by arbiters on their payroll! It's time to create an even playing field.

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Sincerely,

Mr. Joe Fletcher
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