

**From:** Michael Klitzner <mdk@klitzner-assoc.com> on 06/12/2008 10:15:18 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time to regulate the excesses of America's Credit Card Industry.  
Please enact the above rules ASAP.

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Sincerely,

Mr. Michael Klitzner  
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