

**From:** Alan Kardoff <happydrak@earthlink.net> on 06/10/2008 10:20:04 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

The predatory practices being used by credit card issuing/sponsoring firms in the U.S. would never be tolerated in countries such as Japan and Korea where honesty and savings are stressed. Some predatory practices are parallel to Mafia shakedown techniques and the collectors never stop harassing people.  
PLEASE SUPPORT THESE RECOMMENDATIONS!

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Sincerely,

Mr. Alan Kardoff  
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