

From: John Lauro <whipsong@hotmail.com> on 06/10/2008 10:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a senior on a very low fixed income of S.S. I could not survive without the option of using my credit card when necessary, some of their unfair practices have made it almost impossible for me to buy food, and medications, and I have to do without these necessities at times, just to keep up with all the charges assessed to my credit card account by the issuer.

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Sincerely,

Mr. John Lauro
PO Box 142
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