

**From:** Stephen Stanton <lawss107@verizon.net> on 06/12/2008 10:15:18 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards have become a necessity for most Americans and there should be substantial laws (with teeth and private enforcement provisions). It is not in the spirit of free enterprise to permit

unfettered changes of terms and interest rates after balances have been accrued.

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Sincerely,

Mr. Stephen Stanton  
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