

Smith Salisbury <fishingsss@aol.com> on 06/12/2008 11:15:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

As typical U.S. citizens, my wife and I use our three credit cards alot. My wife and I are fortunate that we can pay off the full amount we put on them every month. Alot of our citizens are not, and a majority of the big banks are presently able to take advantage of the existing credit card rules, causing many alot of unfair and excessive finance charges.

The proposed new credit card rules will go a long way to stopping this. Please support these changes.

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Sincerely,

Mr. Smith Salisbury
Semora, NC 27343-8603