

From: Ann Siegel <annssiegel@sbcglobal.net> on 06/12/2008 12:05:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

For a variety of reasons many people eligible for credit based on age alone are not able to deal with the responsibilities that credit

entails. Just as driving a car, writing prescription etc. is permitted only for those who can meet the qualifications so should credit be issued only when the issuer accepts the responsibility inherent in the offer!

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Sincerely,

Mrs. Ann Siegel
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