

From: Timothy Kelley <kingofny@hotmail.com> on 06/12/2008 12:10:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

When I was young and REALLY strapped economically, I almost went under due to terrorist credit card companies exploiting the poor. Wouldn't it make much more sense to hit the RICH hard for late payments, and forgive the poor?

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Sincerely,

Mr. Timothy Kelley
PO Box 205
Treadwell, NY 13846-0205