

Scott Spencer <scottnkspencer@gmail.com> on 06/12/2008 09:40:33 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is tough enough to make ends meet with out credit cards company making rules which are paramount to a loan shark.

.

Sincerely,

Mr. Scott Spencer  
10 Village Ln Apt 10  
Tyngsboro, MA 01879-2812