

From: Melanie Schmeck <mschmeck@siu.edu> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are the modern-day carpet baggers (you remember

those guys, right?) Please do all you can to make credit card companies act in more fair, responsible, legitimate business practices. Please prevent them from extending credit to those who probably won't be able to pay it back. Please outlaw some of the insane "fees" that are tacked on, even though not agreed to in the original paperwork. Please crack down on these companies.

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Sincerely,

Mrs. Melanie Schmeck
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