

From: Michael Lindsay <michael.cu@cbaytech.com> on 06/11/2008 06:40:03 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do something about the current credit markets! It is difficult to strike the perfect balance between government protection of it's citizens through regulation and minimizing government, but this is clearly a case where the common citizen needs the their voice, their government, to step in and curb the abuses running rampant in the credit card industry. Not only are there direct consequences to individuals who are struggling with their own credit issues nit this becomes a burden on the rest of as as defaults and bankruptcies skyrocket. Please take action!

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Sincerely,

Mr. Michael Lindsay
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