

From: "Michael J. Glonek" <mjglonek@ysu.edu> on 06/12/2008 09:47:01 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System:

I ask that you strongly support Regulation AA - Unfair or Deceptive Acts or Practices. Docket number [R-1314]. Credit Card Companies take unfair and unethical advantage of consumers by their formof credit charges.

Sincerely,

Michael J. Glonek
6659 Belz Drive
Andover, Ohio 44003

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Sincerely,

Mr. Michael J. Glonek
6659 Belz Dr
Andover, OH 44003-9710