

From: Joseph Bruno <jabruno@att.net> on 06/13/2008 05:45:42 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

The credit card companies have set up rules and programs based on greed

not on receiving a fair fee for the services they provide. The consumer is just a profit center where they have maximized their margins to an unreasonable level using questionable and deceptive practices. It is time to limit what the credit card companies can do.

Thank you for working on this matter.

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Sincerely,

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