

From: Matthew Pamental <mpamental@gmail.com> on 06/12/2008 12:50:10 PM

Subject: Regulation AA

Jun 12, 2008

Dear Email comments,

These rules are an important step in protecting consumers from unfair and deceptive business practices, particularly at a time when credit cards have become a nearly essential financial tool for many, if not most consumers.

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Sincerely,

Mr. Matthew Pamental
183 Heatherfield Ln
Dekalb, IL 60115-1881