

From: LOUISA SPENCER <lhunn3@verizon.net> on 06/13/2008 11:45:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is urgent that the proposed credit card rules in Docket No. R-1314 be enacted. They are grossly unfair and exploitive, especially to people of modest means -- they really are a scandal.

Louisa C. Spencer
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Sincerely,

Mrs. LOUISA SPENCER
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