

**From:** Jim Scarborough <jjimes@hiwaay.net> on 06/12/2008 01:00:18 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am one who reads the fine print on the credit card applications, and I do not have a big bank card because of their unfair practices, some of which are addressed in docket R-1314. Enacting these rules will be a step in the right direction for fairness in lending.

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Sincerely,

Mr. Jim Scarborough  
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