

**From:** Michael Nemzek <mnemzek@bellsouth.net> on 06/13/2008 12:15:11 PM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is high time that the average consumer is no longer at the mercy of the credit card issuers. I get letter after letter wanting me to take

out new cards, then the first thing you know, they change the rules and if you don't like them, tough luck. Even if and when you act in a responsible manner, they don't and it's hard to keep up with all their changing rules. We need some help!!

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Sincerely,

Mr. Michael Nemzek  
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