

Michael Duncan <mduncan@verizon.net> on 06/14/2008 12:45:03 AM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

We need to teach our youth how best to use credit wisely. Unfortunately, it is a difficult lesson to learn when the credit card companies DON'T PLAY FAIR. We need to stop the abuses that can occur with students first entering college. Credit needs to be granted

fairly and not used as a marketing tool to hook our youth. Only then can people get a fair chance of living within their means and becoming productive members of our society.

Regards, Mike Duncan

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Sincerely,

Mr. Michael Duncan  
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