

Doug Simmer <dougs@netwav.net> on 06/12/2008 01:55:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have been practicing predatory lending for years w/out any checks and balances. My high school daughter has been

receiving offers for several years, so we are aware of this. Where are the checks and balances? How can they get away with this?

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Sincerely,

Mr. Doug Simmer
4007B Avenue D
Austin, TX 78751-4615