

From: REYNOLD HAYNES <reynold.haynes@jpmorgan.com> on 06/12/2008 10:40:07 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

IT IS ABSURD WHAT THE CREDIT CARDS COMPANIES ARE DOING TO THE HARD WORKING TAX PAYING CITIZENS OF THIS COUNTRY. I ESPECIALLY, WITH THE

REST OF THOSE OUT THERE WHO ARE IN THE SAME SITUATION WOULD LIKE TO SEE CONGRESS ENACT THIS BILL SPEEDILY AND IMMEDIATELY.IT IS ONLY GREED ON THE PART OF THESE COMPANIES AND THEIR CEOS AND CFOS.I TRIED REASONING WITH THEM BUT TO NO AVAIL.SO CONGRESS, PLEASE ACT NOW.

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Sincerely,

Mr. REYNOLD HAYNES
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