

From: Michael and Judi Hoffman <michaeljudihoffman@comcast.net> on 06/14/2008 12:15:03 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Judi and I would like to challenge you to do for us what you would do

if you were in our position. We always pay-off our debt on-time. But, if we could not for some reason, is it not ethical, and would oyu not expect for yourselves, to not be gouged for every last penny. Do you really need to make that money? Control who receivies your cards and surely, out of self respect, treat us like you would expect to be treated.

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Sincerely,

Mr. Michael and Judi Hoffman
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