

From: Larry Branch <larrybranch@austin.rr.com> on 06/12/2008 02:15:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please consider R-1314 a bandaid for the wounds we've suffered at the hands of Banks and Credit Card companies. In this instance it occurs,

even to you, that their practices of mandatory arbitration deceives the public at large and strips us of our constitutional rights of redress.

The most embarrassing reality is that everyone knows it's wrong to

require no option but arbitration to settle our differences, but, we've entered their trap by our desire for credit.

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Sincerely,

Mr. Larry Branch
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