

**From:** Michael Heffernan <michael.heffernan@lmco.com> on 06/12/2008 05:20:07 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The various scams that credit companies employ to bilk their customers is little more than legalized larceny! A little more regulation of these modern day thieves is in order - please!

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Sincerely,

Mr. Michael Heffernan  
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