

David L Nichols Jr <dnicholsusa@yahoo.com> on 06/12/2008 09:45:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

You must enact these changes to the way credit card companies do business, if these rules don't go into effect soon this economy will spiral down even further and neither party will be able to straighten it out.

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Sincerely,

Mr. David L Nichols Jr
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