

From: John Spence <jspence11@suddenlink.net> on 06/12/2008 05:15:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Those who are least able to pay get the worst deals from credit card companies and that needs to change. I would like to use a credit card but I don't have one because of the unscrupulous practices employed by most, if not all, of the credit card companies. Us consumers need

protection from the financial leaches and your proposed new credit card rules would go a long way toward that goal. Please put them into effect as soon as possible.

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Sincerely,

Mr. John Spence
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