

From: Andrew & Kathleen Wittenborn <wittenbn@westnet.com> on 06/12/2008 07:20:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

We are a credit driven society. Credit card companies need to play fair so that credit card debt is managable.

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Sincerely,

Mr. Andrew & Kathleen Wittenborn
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Pleasantville, NY 10570-1935