

Curtis Porach <cporach@mpdlaw.com> on 06/19/2008 07:10:03 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I have personally avoided credit card debt ever since I realized what a swindle the companies are able to put over on an individual. However, just as the mortgage meltdown is effecting me throught the down economy, I fear that credit card debt is contributing to the same

economic malaise which currently grips the country. The usurious rates which people are tricked into paying can only hurt the entire economic climate.

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Sincerely,

Mr. Curtis Porach
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