

From: Byron Thayer <byronat@comcast.net> on 06/12/2008 04:20:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is my rule that the credit card rules do not apply to me - I pay no interest by paying when payment is due. If money is scarce, I do not charge. Not everyone has this option or discipline.

Sincerely,

Mr. Byron Thayer
3528 Emerson Ave S
Minneapolis, MN 55408-3936