

Marshall Thornton <thornton218@msn.com> on 06/12/2008 10:40:21 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards involve a contract between the customer and the credit card company. Changes in the contract should be negotiated. Unilateral changes should be against the law. I'm sure the credit card companies would fight if customers could change the contract at their whim.

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Sincerely,

Mr. Marshall Thornton  
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