

Tandy Sturgeon <tandyjen@yahoo.com> on 06/12/2008 03:15:05 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Some suggestions:

This business has to be scaled back, perhaps permanently; that's the

only way it can really be reformed. And it should be reformed from the bottom up: not only do the rules need to be revised and levelled, but the card companies should Not be allowed to pitch their mountainous solicitations into our landfills-- an identity security as well as an environmental issue.

What if the cooperative card movement were given a boost (example: Working Assets/ Credo and the like)? Card companies in general can afford to give to food banks and the needy, etc. and it might work in their favor if they did.

Card company employees ought to get more of the Google employee lifestyle and benefits, such that they see themselves at the cusp of a reform movement to benefit the American economy.

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Sincerely,

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