

From: Sylvia Barnard <sbarnard@albany.edu> on 06/12/2008 03:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My daughter has a really tough time with credit cards and she is probably one of the victims of their bad practices.

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Sincerely,

Dr. Sylvia Barnard
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