

From: frank hoadley <cnibfrankwthu@hotmail.com> on 07/26/2008 05:00:05 PM

Subject: Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

please stop the credit card abuse its has ruined my credit because of all the xtra charges!

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Sincerely,

Mr. frank hoadley
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Bakersfield, CA 93308-2516