

From: "Gaynell Stone, Ph.D." <gaystone@optonline.net> on 07/26/2008 05:30:05 PM

Subject: Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is your responsibility to protect the American people against predatory credit card lenders -- individuals cannot do it except never to charge anything.

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Sincerely,

Dr. Gaynell Stone, Ph.D.
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