

From: Aart Millecam <amillecam@austin.rr.com> on 07/25/2008 10:35:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I urge you to provide real savings to the American consumer. These Credit Card companies change the terms without notice!

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Sincerely,

Mr. Aart Millecam
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San Marcos, TX 78666-2904