

**From:** Tracey Denton <tdenton@dfnyc.org> on 07/25/2008 10:35:06 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies' traps affect me, but more importantly, they affect many people who are less educated and do not have time or the know-how to realize the problems and fight it. This is bad for the economy. If people have more disposable income (instead of giving it to the credit card companies) they can spend it in their local communities and create jobs.

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Sincerely,

Ms. Tracey Denton  
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