

**From:** dwain briggs <dwainbriggs@msn.com> on 07/25/2008 10:45:04 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am very concerned about the banking and credit card industry. It has created unexpected increases in interest rates, misrepresentation interest rates on new accounts, exorbitant fees and many other forms of deception.

It is time to clean up and regulate this industry in a much more efficient way than has been done previously. Please do your job in protecting American citizens who pay your salary year after year.

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Sincerely,

Mr. dwain briggs  
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