

From: "Celestino Reyes, Sr. - 07/25/2008 12:55:00 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I worked at a humna service agency I have first hand experience of how credti card have affected the average person including my 97-years mother-in-law.

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Sincerely,

Mr. Celestino Reyes, Sr
Holland, MI 49424-6048