

From: "L. David Zube"- 07/28/2008 08:40:06 AM

Subject: Regulation AA

Jul 28, 2008

Dear Email comments,

I am a Chapter 7 Bankruptcy Trustee. I see what the credit card industry has done to middle class consumers, let alone less than middle class persons, on a daily basis. Congress needs to address this situation!

Sincerely,

Mr. L. David Zube
Binghamton, NY 13901-2013