

"R. Giles" <shredkneevastar@yahoo.com> on 07/25/2008 12:19:47 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Even though I'm a convenience credit card user (what the credit card companies abhor), I know people who have fallen into the credit card trap via the trapdoors, etcetera that the credit card companies set in place. They need to be made to 'play fair'.

Sincerely,

Mr. R. Giles
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