

From: ROBERT BOWERS <rib4937@sbcglobal.net> on 07/25/2008 12:34:45 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card rates and penalties ave gone crazy. It is your

responsibility to every Texan to right the wrongs of the wealthy credit card companies. They are predators to the middle and lower classes and discriminate against us.

Do something right, vote for the citizens of Texas and America in these difficult of times.

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Sincerely,

Mr. ROBERT BOWERS
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