

**From:** Michael Arken <michaelarken@comcast.net> on 07/25/2008 12:25:20 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

More people than ever are using their credit cards just to get by. Now is the time for reform.

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Sincerely,

Mr. Michael Arken  
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