

**From:** Michael McKibben <mmckibben@cinci.rr.com> on 07/28/2008 06:40:03 PM

**Subject:** Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card management practices used by the major companies are unfair to consumers and should be stopped.

Consumers who are by and large acting in a responsible way with their debt should not be treated in a manipulative manner.

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Sincerely,

Mr. Michael McKibben  
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