

LESTER WARD <chiefwoo@yahoo.com> on 07/28/2008 06:10:02 PM

**Subject:** Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please take action that will help us all to escape the predatory tactics of credit card industry. I know that we do not have to have credit cards but for those of us that are responsible card holders we should have some laws on the books that will prevent us from being with such disrespect.

Sincerely,

Mr. LESTER WARD  
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