

**From:** Steven Frey <snfrey@aol.com> on 07/25/2008 11:50:07 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The total lack of rights of the consumer is disgraceful. We are at the mercy of the credit card companies; who have no mercy. There is no true contract. If anything, it is a contract of adhesion. The consumers need their government to protect them by making the credit card industry a more equal playing field.

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Sincerely,

Mr. Steven Frey  
25 Scarsdale St  
Staten Island, NY 10308-2745