

From: Ray Renfro <renfro36@cfl.rr.com> on 07/25/2008 11:45:02 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have become predators. They have absolutely wrecked peoples lives by their unscrupulous tactics. I believe that bill R-1314 will help reign these companies.

Sincerely,

Mr. Ray Renfro
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