

From: Joan Ketterman <jketter76@indy.rr.com> on 07/25/2008 11:30:07 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Make using a credit card painless - and keep people out of bankruptcy.
Clear language and all changes to terms and conditions must be in user
friendly terms. Who can read the fine print and actually learn
anything?

Sincerely,

Mrs. Joan Ketterman
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