

**From:** Heather Manges <mickandminn@msn.com> on 07/25/2008 11:35:03 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit Card Companies are ruining the lives of millions of people each year with no recourse. They begin by luring young adults just out of high school with easy money. They camp out in front of college cafeterias, in arena concourses, and outside football stadiums with seemingly innocuous offers of water bottles and t-shirts. They never offer to inform the consumer of their sky-high interest and the lifetime of digging out of debt! The rapture continues with other

attractive short-term low interest rates and this time, you may receive a snazzy umbrella or an informative magazine subscription. But the lowly consumer can never unleash himself from the chains of fees and interest. Please, help to reign in this billion dollar "racket!" The American consumer is a slave to the credit card companies and it is time for emancipation!

Sincerely,

Mrs. Heather Manges  
2812 Forest Hills Dr  
Windber, PA 15963-9114