

From: Raymond Hastings <ray@rayhastings.com> on 07/25/2008 11:20:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

If you want to help the nations economy, make credit card reform a priority. When companies charge high interest and assorted extra fees, consumers ability to buy goes down by the same amount. With the recession apparently on us, you need to act quickly to stop this practice before the economy sinks even lower.

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Sincerely,

Mr. Raymond Hastings
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