

Valerie Mehring <vvm@myuw.net> on 07/25/2008 10:55:07 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Fair credit card practices are important, both for protecting consumers' rights and to keep the economy moving. Too many people are paralyzed by debt that they can't overcome because of unfair practices.

We were not able to rein in our debt until we bought a house and used a home equity loan to pay down our balances. But many people don't have that option, and we certainly would have been able to avoid such high debt if regulations had been tougher.

Sincerely,

Ms. Valerie Mehring
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