

"Kylie Odell" <KODELL@premierbankcard.com> on 08/05/2008 02:00:06 PM

Subject: Regulation AA

August 5, 2008

Jennifer J. Johnson
Secretary, Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

RE: Docket No. R-1314, Proposal to amend Regulation AA, Unfair and Deceptive Acts or Practices

Dear Ms Johnson and the Federal Reserve Board of Governors:

Thank you for providing me with the opportunity to provide comments to the proposed rules on Regulation AA. I am employed with a sub-prime credit card provider. I am confident that we provide necessary products and services for a very specific group of people who are typically unable to receive traditional credit-related products and services. If this proposed amendment is implemented, this group of people will be under-served and unable to improve their situations.

Respectfully submitted,

Kylie Odell
Dakota Dunes, SD

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