

**From:** Wendy Frederick <wendy.frederick@gmail.com> on 07/25/2008 11:50:03 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards are out of control and seem to be able to change the way they do business at will without informing their customers. The fees are outrageous and the way they do business is equally infuriating. It's time to hold them to some standard or fairness.

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Sincerely,

Mrs. Wendy Frederick  
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