

Humberto Lucero <hlucero4@cox.net> on 06/11/2008 12:40:03 AM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is in the best interest of the consumer to prevent credit card companies from using underhanded and deceptive practices to gouge the consumer, only to the benefit of its stockholders. Congress should at times like the present; prevent credit card companies from pushing consumers in bankruptcy through exorbitant fees. They are guilty of

sending out all the offers of credit cards to consumer who should never be allowed the credit in the first.

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Sincerely,

Mr. Humberto Lucero
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