

Subject: Regulation AA

May 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

Having worked for a credit company, I am familiar with the insidious inner workings of the credit card industry. Employees were specifically trained to encourage credit card users to sell their mobile homes in order to meet their card payments. Kinda makes you feel good to work for a Fortune 500 company.

Sincerely,

Ms. marianne pendleton
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