From: Sharon Philips <sphilips@gxt.com> on 06/12/2008 06:45:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please address these preditory credit card companies that are ripping off lots of Americans!

Sincerely,

Ms. Sharon Philips 3510 Brackenfern Rd Katy, TX 77449-8647