

Subject: Regulation AA

May 31, 2008

Dear Email comments,

When both of my daughters went to the University, they were inundated

with applications for credit cards. My younger daughter lived at home, and went to a local university, however, the daughter who went out of town foolishly bought into their cheap trinkets and took out over five card applications. Each of these had a five thousand dollar maximum limit. She did not have the understanding that she should have not done this. Now, five years after finishing the university, she is still paying off her debt. She has two cards still to pay off. Our other daughter did not fall prey to these lending agencies, and graduated debt free.

Sincerely,

Ms. Edith Ogella
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