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**From:** Jerry Yates [mailto:jerryates@sbcglobal.net]

**Sent:** Tuesday, May 13, 2008 12:41 AM

**To:** \_Regulatory Comments

**Subject:** Regulation AA-docket No.R-1314

Mary Rupp

Secretary of the Board, National Credit Union Administration

I applaud your efforts in supporting the Federal Reserve System proposed Regulation AA .

Yours and Chairman Ben Bernanke's remarkable acknowledgement that merely improving disclosure of credit card companies' fees and interest rate policies won't cut it.

Jerry Yates