From: alane orient [mailto:aporient@yahoo.com]

Sent: Tuesday, May 13, 2008 9:52 AM

To: regs.comments@federalreservre.gov; _Regulatory Comments

Subject: abuse by credit card companies

Please pass regulations to help protect consumers from Credit card company outrageous fees, interest rates and detrimental policies - can you make them retroactive to help us that are currently suffering this "abuse"?

Federal Reserve - Regulation AA - docket no. R-1314 Office of Thrift Supervision - OTS-2007-0015

Thank you for your help. A struggling, tax paying, US citizen!

Best regards,

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