
From: Gerry Middleton [mailto:wgfg47@yahoo.com]

Sent: Tuesday, May 13, 2008 2:36 PM

To: regs.comments@federalreserve.gov

Cc: _Regulatory Comments

Subject: Subject: abuse by credit card companies

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To: regs.comments@federalreserve.gov, regcomments@ncua.gov

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!

Gerry Middleton

Dallas, Texas