

Mary Rupp, Secty of the Board

MAY 16 '08 AM 7:36 BOARD

National Credit Union Administration
1775 Duke Street
Alexandria, Virginia 22314-3428

Dear Mrs. Rupp.

Re: Regulation AA
Docket No. R. - 1314

Please allow me to speak out
vehemently against the credit
cards tricks.

Million of consumers will end
up with higher rates.

Can I could on your usual
help in this matter? A reply
would be highly appreciated.

Sincerely
Murdoch Richard

~~1107 Candlelight~~
~~Dallas, Texas~~
~~75229~~

~~A-0 B. 1922 (S6 40000 4-11-1922)~~