

922 Stillmeadow Rd.
Dallas, TX 75244
May 10, 2008

Office of Thrift Supervision

Re: OTS-2007-0015

I support your move to end abusive practices and policies used by Credit Card Companies.

I am a widow and a retiree; I have credit card debt. I am looking forward to the proposed changes that will benefit me as a credit card user.

Sincerely,

Jalmar M. Jaquez