

Mark Hoffman <mark5031@mchsi.com> on 06/12/2008 02:40:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Seriously, I'm tired of the banking industry crying 'poverty' and finding their only solution to the problem is to raise my interest rates - even when I pay on time.

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Sincerely,

Mr. Mark Hoffman
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