

From: James Heineke <jamesoh17@yahoo.com> on 06/05/2008 01:00:05 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I was foolish enough to believe that I could use the low interest rates offered by the credit card companies to get the bills paid which were incurred during my wife's and my illnesses.

It didn't work. Gaps in temporary work caused me to get behind in my payments. The late fees and over limit fees were such that the interest rates were raised from 1.99% tp 29.9 pr 32/9%

I'm struggling to get ahead but can't seem to make any headway. The Dave Ramsey course seems to be the only solution.

Please reign in the card companies.

Sincerely,

Mr. James Heineke
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