

From: Denise Mchan <mommchan@comcast.net> on 06/05/2008 08:05:04 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I've had decent credit until recently... My husband's company took away all his overtime, which we have had for the last 11 yrs. So, I've been late a couple of times on my credit cards... Well my interest rates went from 9% to +/-29%! I understood the terms of my agreements, but I never thought 30%. It's hard enough to pay for food and gas... now I have to worry about my credit! PLEASE HELP! I live in Flint, Michigan... haven't we suffered enough!

Sincerely,

Mrs. Denise Mchan
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