

From: Irene Tremper <itremper@juno.com> on 07/24/2008 11:30:03 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Just how much profit do these companies need! Please give working people a break and stop taking our money to give to already rich people! Please stop companies from hiking interest rates on existing balances (unless you pay 30 days late). Please stop them from applying your monthly payment to low-interest debt first. Please give everyone time between the bill and the due date so we can always pay on time. Please stop interest charges on debts paid off the previous month!

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Sincerely,

Mrs. Irene Tremper
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