

From: Tuong Nguyen <kakorot75@yahoo.com> on 07/24/2008 12:15:03 AM

Subject: Regulation AA

Jul 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

I use to have a credit card that I paid on time every month. I had a low interest on that card until the company reviewed my credit history and saw that I had a late payment on another card then they raised the interest rate on my credit card. I paid off the balance and cancelled the card.

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Sincerely,

Mr. Tuong Nguyen
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