

**From:** David Barber <firstmardiv@msn.com> on 07/24/2008 07:45:31 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been a faithful payer on my credit cards (even paying more than min) and have asked them as some sort of reward to show appreciation and lower my interest rate. I have never once been late in paying my cards. They never have, nor did they even respond. Surely some way of recognition or point system can be put into effect

Sincerely,

Mr. David Barber  
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