

From: Jonette Hickman <jonettehickman@hotmail.com> on 07/24/2008 07:45:32 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

My credit card interest was changed from fixed to variable. The interest rate went from tolerable to awful!

I had to shut down my card!

Thanks,

Jonette Hickman

Sincerely,

Ms. Jonette Hickman
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