

**From:** Carlos Garced <cegarced@aol.com> on 07/24/2008 09:15:02 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Never have been late and have always paid my bills yet they increase the intrest rate for no reason

Sincerely,

Mr. Carlos Garced  
5245 Amulet Dr Apt 110  
New Port Richey, FL 34652-3555