

From: janet Lu <buffyangel72@yahoo.com> on 07/24/2008 09:54:58 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please stop this theivery! A contract signed is binding for both parties, not just one! If I agree to a certain term, that contract should stand as agreed upon. This goes for utility companies, insurance companies and any other business. Stop giving them the right to do as they please with people. You should take away these rights and force them to return to the original contract agreement and credit each and

every single person's account they have pulled this on. If I have never been late, never missed a payment, never gone over my limit, I should not have to be punished!

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Sincerely,

Ms. janet Lu
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