

Sheila Roher <sroher@telesession.com> on 07/24/2008 09:50:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I hope Congress will: 1, force companies to list, along with the

minimum payment due, exactly how long and how much interest it will take to pay off the existing debt if a citizen pays only the monthly minimum.

2. force them to include a real interval of 21 business days to allow time for payment. 3. stop them from the insane number of mail solicitations for credit. let them advertise in mass media but no mail offerings. too dangerous re identity theft!!!!!!!!!!!!!!!

Sincerely,

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