

From: Twyla Sparks <twyla312@aol.com> on 07/24/2008 09:50:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think its to easy for all these credit card people to get it over on you they offer free interest for a year and then after that its 24% they don't bother to tell you that though. There definitley has to be something done, we'll never get them paid off even when paying 2 times the amount you have to send in. Please help..

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Sincerely,

Mrs. Twyla Sparks
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