

"Christina Ishtar" <cishtar@underatl.com> on 07/25/2008 09:00:04 AM

Subject: Regulation AA

Ladies and Gentlemen:

Please examine carefully and evaluate fairly the practices of credit card companies. For me personally, high interest and hidden interest has raised my balances to the point where it will take me years to pay off the amounts, even with conscientious payments every month. The interest rates are usurious and the late fees ridiculous.

Thank you for your time,

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