

From: "Judy K. Russell" <russell@adeq.state.ar.us> on 07/24/2008 10:15:02 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am now in serious credit card debt, partly because of circumstances which left me with an extremely high balance, compounded by interest rates which kept me from paying down the balance in a reasonable amount of time.

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Sincerely,

Ms. Judy K. Russell
774 South Meadowcliff Dr.
Little Rock, AR 72209