

From: Gerald Shane <bear32@hotmail.com> on 07/24/2008 10:30:04 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

its high time we stop the credit companies from hiking interest rates to their own whim, put a stop on my monthly payment to a low interst debt payment. Give me time to between when a bill is due an the date its to be paid on..an stop interst charges on debts that I have paid off the previous months...

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Sincerely,

Mr. Gerald Shane
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