

From: Travis Smith <tsmith@smartcos.com> on 07/25/2008 10:20:08 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please return some measure of sense to credit card fees. We are in a bind due to remodeling expenses and not being able to sell our home because of the housing debacle. I suggest the ccc be allowed to lower interest rates to a level that will allow me to pay off the cards in a reasonable time as well as the issues above.

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Sincerely,

Mr. Travis Smith
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