

Shannon Russell <shannon.russell@okstate.edu> on 07/24/2008 10:35:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

There are times a credit card is the only way to keep afloat. As long as the cardholder is attempting to pay down a balance, that should not allow the credit card company to "Come in for the Kill" and add every unfair fee or tactic that they can to make more money off of the account. All that does is push consumers to just give up - then they won't get any money back.

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Sincerely,

Ms. Shannon Russell
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