

Stephanie Bogle <skbogle@mac.com> on 07/24/2008 10:40:08 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

A large part of our economic problems stem from the greedy credit card companies. For those of us middle class citizens that are barely

getting by , it is impossible to get out of debt if these companies are allowed to hold us captive with unreasonable time frames to pay a bill (Not taking our pay cycles into account) and hiking interest rates at the drop of a hat.

Please help,
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