

**From:** Richard Davidson <rcd127@gmail.com> on 07/24/2008 10:45:05 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am sick and tired of my caedit card companies from raising my rates  
becasue I am 2 days late with a payment.

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Sincerely,

Mr. Richard Davidson  
101 Union Sta  
Madison, AL 35758-6288