

Birnell Hatcher <birnell5@bellsouth.net> on 07/24/2008 10:55:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop the cred cards companies for charging late fees and to lower interest rates.

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Sincerely,

Ms. Birnell Hatcher
2917 Briarwood Blvd
East Point, GA 30344-5307