

Lori Chapin <lapheanis@yahoo.com> on 07/25/2008 10:15:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a student, I incurred credit card debt that I am still paying out

from under. I have learned some valuable lessons on paying on time and not overspending. Please do not allow banks to make the playing field grossly uneven by making up fees as they go. With the economy in dire shape, people do not need to face the additional burden of fees that will add up and cause more people to be unable to pay. Please protect the individuals from the credit card companies becoming more predatory than they already are.

Sincerely,

Mrs. Lori Chapin
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