

"John M> Rossiter" <rossiter2000@hotmail.com> on 07/24/2008 11:00:09 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I feel using that the credit cards that we have the companys are hoping

that we will miss a payment to kick in a high rate or penalty. We use a American Express because we can make payment by phone at no cost and Master and Visa charge \$14. Why the cost??? I think that most of their fees are made to cover the easy giving of the cards to anyone. Do someing about high rates!!!

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Sincerely,

Mr. John M> Rossiter  
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