

David Halliday <dghalliday@comcast.net> on 07/24/2008 11:05:03 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have personally been exploited a number of times by unscrupulous credit card companies and forced to pay extortionate rates because of payment traps and erratic mailing practices. The Congress should have stepped in long before this. Do not be ineffectual this time.

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Sincerely,

Mr. David Halliday
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