

"S.P. Thompson" <wetspt@comcast.net> on 07/24/2008 11:20:04 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

For people on fixed incomes (retirees) having worked hard all our

lives, it is not fair that credit card companies are given free rein to change their requirements seemingly at any time they choose thereby increasing interest rates at will. Profits still would be adequate with more oversight.

Sioncerely, S.P. Thompson
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Sincerely,

Mrs. S.P. Thompson
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