

**From:** Nancy Habeck <nantree@wctc.net> on 07/24/2008 11:30:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please reform the credit card abuses. I will not use them unless I can pay it off the next time. The people that need a break are the ones

that the charges get put on big time. Not fair! I realize some of them are hard to collect, but adding all of the unnecessary charges is WRONG!

Please enact the proposed credit card rules ASAP Docket No. R 1313

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Sincerely,

Mrs. Nancy Habeck  
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