

**From:** Ralph Murat <muratfred@hotmail.com> on 07/24/2008 11:30:04 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I too have been a victim of credit card traps. Like just paying the minimum requested will put me over limit, envoking an over limit fee, because the interest due bumps me over.

Ralph Murat  
7643 139th Dr  
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Sincerely,

Mr. Ralph Murat  
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