

From: Joseph Delgado <lifeisgoodfun@earthlink.net> on 07/24/2008 11:30:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is pure USERY to hike interest rates on existing balances when the credit card used a lower rate to sell you the card in the first place.

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Sincerely,

Mr. Joseph Delgado
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