

**From:** Christopher Mees <cgmees@att.net> on 07/24/2008 11:30:09 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are adding to the problems of the economy. Their

unfair practices of increasing you interest rates, even if you have not been late with a payment to them, but may have been late to another company, just adds to the spiral of credit card failure.

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Sincerely,

Mr. Christopher Mees  
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