

**From:** Cheryl McKee <cheryl.mckee@archon.com> on 07/24/2008 11:45:02 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should not be allowed to increase your rate, when you have paid on time each month and have not exceeded your credit limit. It's a consumer trap and should not be allowed. Interest rates and fees charged by the credit card companies are out of control.

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Sincerely,

Ms. Cheryl McKee  
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