

From: Kathleen LePoer <kathy.john@xplornet.com> on 07/24/2008 11:45:04 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time the the exploitative interest rates on credit cards be stopped. Making a prfit is one thing but exorbitant rates are unacceptable.

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Sincerely,

Ms. Kathleen LePoer
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