

Raymond Thornhill <mrrayloans@aol.com> on 07/25/2008 06:30:08 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The Credit Card companies are incidious in that they bait individual to easy high balances then raise the rate so that it is impossible to ever pay the cards off.

Sincerely,

Mr. Raymond Thornhill
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