

**From:** Larry Walton <larrywalton@spii.net> on 07/25/2008 09:30:04 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I suffered for over three years attempton to clear a very large balace.

When my payments arrive on the due date I was charged \$35.00 for late payment. I was told the day ende at 8:00/AM.

When I was able to close a IRA account I was paying 37.9%.

Credit Card Companies are the Robers of the 20 and 21st century.

.

Sincerely,

Mr. Larry Walton  
1226 Cheval St  
East Liverpool, OH 43920-2158