

**From:** THOMAS LANE <technicalsales@comcast.net> on 07/25/2008 01:25:05 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I GAVE BANK OF HOVEN \$1500 IN CASH AND THEY GAVE ME A PLAINS BANK CREDIT CARD WITH A \$1,500.00 CREDIT LINE.

MY SECURED CARD WITH PLAINS BANK IN HOVEN N.D. CHARGES ME ALMOST 30% TO USE MY OWN MONEY.

I HAVE TO HAVE A CARD AS IT IS IMPOSSIBLE TO DO BUSINESS IN THE US WITHOUT A CARD. bUT, 30% INTEREST TO USE MY OWN MONEY, I CAN'T UNDERSTAND HOW YOU CAN LET THIS HAPPEN???

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Sincerely,

Mr. THOMAS LANE  
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