

From: Tonnette Carey-Ellis <tcarey@lldhhome.org> on 07/25/2008 01:30:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please consider speaking with the credit card companies about decreasing their late fees and interest rates. We want to pay of all bills if possible but are unable to do so, due to the interest rates and late fees exceed the money you are sending in. The money doesn't even go to the bill itself.

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Sincerely,

Ms. Tonnette Carey-Ellis
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