

From: Cindy Moses <cmoses46@yahoo.com> on 07/25/2008 01:30:06 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

On behalf of my own family, and literally millions of others like us, I am asking that you take action to curtail the abuse of credit card companies. I have fallen victim to several of their questionable and certainly unscrupulous actions. For example, I have seen my interest

rate sky rocket because of a late payment to ANOTHER card. And I am not talking about a 30 day late payment. I am referencing a payment on the day it was due, but past the 12 p.m. cut-off.

While my family and I are trying desperately to curb our dependence on credit cards, in these uncertain economic times, we need help to do

that. Please take appropriate action immediately. I realize credit card

companies will blame the consumer, and I also will take my share of the blame for having accumulated debt. However, with the interest rates being charged, these companies have been paid back many times over for the original amount borrowed.

Thank you in advance for your quick action to assist American families in these turbulent economic times.

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Sincerely,

Mrs. Cindy Moses
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