

From: Barbara Edelstein-Zhang <barbara_edelstein@yahoo.com> on 07/25/2008 01:15:07 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have paid too much in interest, and have fallen into the trap of always getting a new credit card with lower interest. I finally paid

off my debt, but how much sooner that would have been if there had been some reform sooner.

Sincerely,

Ms. Barbara Edelstein-Zhang
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