

From: Jane Sosa <jane.sosa@snet.net> on 07/25/2008 01:20:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had always been able to pay off my entire balance at the end of each billing cycle. Then through several bad choices and a few emergencies my balance got out of my grasp. I was able to whittle it down into a

manageable amount the I began to be nickled and dollared out of control again.

Sincerely,

Ms. Jane Sosa
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