

**From:** Frank Fredette <frank\_fredette@moduslink.com> on 07/25/2008 01:20:07 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

When credit card companys changes the rules after you have agreed to a

set fee then it is time to put laws in place to protect those of us who pay on time. If they want to change the agreement then we should have ample time to find another place to do business. Things are out of control with these companies and I am tired of paying for there mistakes.

Thank you for your time

Francis J Fredette

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Sincerely,

Mr. Frank Fredette  
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