

Susan Rogers <susan@auto-go.net> on 07/27/2008 11:40:04 PM

Subject: Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe that those who pay their cards on time and above the minimum should be rewarded, not punished. It is not fair to raise interest rates without cause. To me, the whole thing these days is a breach of

contract between the cardholder and the issuer. I understand that they need to make money, we all do, but those of us who do it as promised should not be paying for those who do not, just because the issuer was handing cards out like candy.

Sincerely,

Mrs. Susan Rogers
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