

**Subject:** Regulation AA

Dec 9, 2008

Dear Email comments,

I BELIEVE INTEREST RATES ON CREDIT CARDS SHOULD BE LOWERED SO PEOPLE CAN SAVE MONEY AND HAVE MORE CASH FOR THE ECONOMY. I BELIEVE MOST PEOPLE ARE STRAPPED DUE TO HIGH CREDIT CARDS RATES CANNOT PAY THEIR BILLS. IT WOULD BE BETTER TO LOWER RATES VERSUS GOING BANKRUPT.

Sincerely,

Mrs. DESPINA SINOPIDIS  
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