

From: Wendy Perez <numberkruncher@earthlink.net> on 06/15/2008 09:50:02 AM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

We must act NOW to stop unfair credit card practices. I have

personally had my limit dropped and then charged fees for going over my limit. I did not go over my limit, they lowered it below my balance. This is not fair, and I believe something must be done.

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Sincerely,

Ms. Wendy Perez
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