

From: Cynthia Cruz-Cowart <croteau18@aol.com> on 06/15/2008 11:50:03 AM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

I paid off my credit card and I received 2 more statements with additional unpaid interest fees from Bank of America and Chase credit cards. The Capital one and the Citi bank have changed my rate just because and had to opt-out.

Sincerely,

Mrs. Cynthia Cruz-Cowart
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