

From: Laura Baldwin <flabaldwin@gmail.com> on 06/17/2008 03:50:04 PM

Subject: Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

The current credit card interest rates are unfair and border on criminal. The system must be changed to prevent people who are earnestly trying to pay their debts from having to declare bankruptcy.

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Sincerely,

Ms. Laura Baldwin
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