

From: John Graef <motet1@aol.com> on 06/17/2008 07:20:19 PM

Subject: Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

There is no excuse for allowing the credit card companies to cheat people by hiking interest rates unfairly. It can bankrupt the unwary.

Sincerely,

Dr. John Graef
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