

From: Jerry Turner <jerryrayturner007@mac.com> on 06/12/2008 11:20:24 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Paying off a credit card should mean just that-ZERO balance--NOT additional finance charges. And if you decide to take advantage of a lower APR, THAT other finance charge NEVER goes away, it just sets there and 'GROWS'. This is not fair--

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Sincerely,

Mr. Jerry Turner
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