

From: Diana Sefi-Cyr <seficyr@msn.con> on 06/28/2008 01:10:02 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

After having a credit card for many, many years (Bank of America) we paid late by accident and our rates went up to 32%.
Diana Sefi-Cyr

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Sincerely,

Ms. Diana Sefi-Cyr
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