

From: Ruth Mendes <ruthm3m@optonline.net> on 06/12/2008 11:20:28 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies should have to honor their original contracts just like everyone else. Bank of America increased my rate 8% although I paid on time and double the minimum payment. There must be controls.

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Sincerely,

Mrs. Ruth Mendes
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