

Michael Davis <m.davis@crouchinc.com> on 06/23/2008 03:15:03 PM

Subject: Regulation AA

Jun 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

I urge change to rules for credit cards. What is currently in place is not fair. Why should the credit card companies change my interest rate for no reason. The rates are too high to began with. This change would help people save money to use on the increase cost of gasoline.

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Sincerely,

Mr. Michael Davis
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