

From: Deborah Soto <bennets@peoplepc.com> on 06/24/2008 01:20:03 PM

Subject: Regulation AA

Jun 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a voter who is trying to get my credit card debt paid off, I am tired of never knowing if or when or why my credit card interest rate will be hiked. Granted, getting a credit card was my mistake, but to go on line to make a credit card payment (on the day it is due) in AZ and to find out it will not post for two or three days because it is after 3:00 EST is upsetting, since the late fee is so high.

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Sincerely,

Mrs. Deborah Soto
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