

From: Miriam Greenwald <mgreen1096@aol.com> on 06/28/2008 12:40:06 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

i have always done my best to send my credit bills in on time. But what about those people who can't? Why must they be penalized if they are the least bit late? The tactics the credit card companies use can be extreme. They are thinking of their own bottom line, it seems, and

nothing else. Of course people should try to wean themselves away from credit anyhow. Everything is powered by greed, unfortunately. And the

credit card companies' policies aren't really making things any better.

Sincerely,

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