

From: ALEX Fritzier <adfritzier@comcast.net> on 06/27/2008 08:40:06 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

To Whom It May Concern: Please stop and pass legislature that would stop card companies from charging such high rates when the federal government has cut the rate for these institutions to borrow money. These card companies have cut the amount of lead time in which a monthly payment is due, causing late fees and the possibly of the consumer paying a higher default fee.

Sincerely,

Mr. ALEX Fritzier
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