

**From:** Shannon McClure <shannon.mcclure@davita.com> on 06/27/2008 06:40:06 PM

**Subject:** Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I think it is crazy that credit cards are allowed to do this!! No wonder people can't get out of debt. You pay what you can afford, to have it almost double on the next statement.

Something MUST be done to assist those - I stopped using credit cards a few years ago - it makes life harder, but I do save more money! I don't even have a credit card now.

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Sincerely,

Ms. Shannon McClure  
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