

From: stenocaption@msn.com on 06/27/2008 07:50:12 AM

Subject: Regulation AA

Linda Derr
Apache Junction, AZ 85219

I am one of the lucky ones when it comes to credit cards. The first credit card I received I maxed it out and payed it off and never used one again. I only use debit cards. In calculating the amount of money I have saved over the last 10 years has amounted to over \$29K. Credit cards are just a way to borrow money you don't have for 30 days. I do not see this as anything we can't live without.