

From: Pamela Mummery <pmummery@usga.org> on 06/27/2008 08:35:08 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is outrageous that banks and other credit institutions can immediately raise all of an individual's interest rates simply because one bill payment is received as little as one day late.

Sincerely,

Mrs. Pamela Mummery
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