

From: Yolanda Torres <ytorres_pr@yahoo.com> on 06/27/2008 10:05:07 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Over limit charges and late fees only add to a higher burden than what many consumers already carry. Many are losing their homes and jobs. There is no need to have such high interest rates on credit cards and then to have to pay excessive amounts of late charges and overlimit fees which only add to our personal economic crisis and eventually bankruptcy.

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Sincerely,

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