

**From:** Tim Allen <azloner@cox.net> on 06/27/2008 09:55:09 AM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies would love to keep us in debt without ever getting close to paying off those debts. We need something done about this. Keep the interest rates down. And lower the penalties that they like to impose for over limit fees and late fees. This would greatly help us to get free from the debts.

Sincerely,

Mr. Tim Allen  
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