

From: Diana Wilcox <wolfmaiden313@yahoo.com> on 06/27/2008 01:15:04 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

In my life my family and I have had the rare luxury of a perfect credit rating. We have been able to afford to pay off all purchases

immediately without interest. The vast majority are not so lucky. While

irresponsibility can attribute greatly to credit card debt, many people are victims of bad luck. They buy a new car and maybe shortly after a

family member becomes ill and with all the money funneling into medical expenses they cannot afford to make the payments on the car. It makes sense to charge a little extra on a late payment, but interest rates these days are ridiculous.

Sincerely,

Ms. Diana Wilcox
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