

From: LiNor Briley <noring@embarqmail.com> on 07/01/2008 11:14:59 AM

Subject: Regulation AA

Jul 1, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have to sometimes use my credit cards more then I would like to. I shouldn't have to constantly be worrying all the time about my interest rates going up. Right now I'm paying interest on interest that was left over from an amount that I paid off months ago. I used the credit card again before the higher interest rate was completely wiped off the account. It is only a few cents but it's ridiculous.

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Sincerely,

Ms. LiNor Briley
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