

From: John Mancuso <jmancusoemail@charter.net> on 06/27/2008 11:50:03 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

My credit cards have misled me to believe that purchases will be charged a certain percentage rate. But then after I have a balance,

they change the rules of the game and constantly find any and every way they can to raise the rate. Even when I pay my bills on time every month.

This is unfair and should be prohibited.

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Sincerely,

Mr. John Mancuso
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