

Mercita DeMuynck <frankandmerce@sbcglobal.net> on 06/30/2008 07:15:01 PM

**Subject:** Regulation AA

Jun 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Federal Reserve Board:Credit card companies are hurting the people- especially the young people of this country by raising interest rates and also raising the minimum payment due each month to keep their card valid.

Also, at least a month -30 days-payment time -must be allowed to pay the minimum amount- it should not be changed at the whim of the credit card company.

You are the regulatory agency that should and must be helping we citizens when unfair practices by these companies are occurring.

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Sincerely,

Mrs. Mercita DeMuynck  
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