

Joyce Raby <ttj2@verizon.net> on 07/06/2008 02:20:03 PM

Subject: Regulation AA

Jul 6, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please keep the laws fair for credit cards. So many people are having tremendous trouble paying their expenses today, and they do not need to pay higher credit card interest rates. Thank you! Joyce Raby

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Sincerely,

Ms. Joyce Raby
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