

Ann Maack <amaack@mindspring.com> on 07/19/2008 10:05:02 AM

**Subject:** Regulation AA

Jul 19, 2008

Federal Reserve Board Email comments

Dear Email comments,

As an honest hardworking citizen, it is ludicrous that I am paying default rates on credit cards that I have never gotten behind on just because "they can" do anything they want!

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Sincerely,

Ms. Ann Maack  
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