

Margaret Bunda <pegbunda@yahoo.com> on 07/19/2008 11:05:09 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please reform the current credit card interest abuses. No one other

than credit card companies can change terms and interest rates at will. This practice must be stopped and made fair. The banks have gouged all of us long enough. Thanks you for your help with this.

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Sincerely,

Ms. Margaret Bunda
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