

From: Sherry Rauter <srauter@shelton.org> on 06/03/2008 01:00:07 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I want you to enact proposed credit card rules ASAP. Because we do not have truth in lending practices in regard to credit cards, my family was forced into bankruptcy.

There was no way we could ever catch up with the debt we owe because of hiking rates, applying payments to low-interest debt first, not having enough time to get my payment in, and charging debts paid off in the previous month.

I think all of these practices are unfair and I want them stopped now.

Sincerely,

Mrs. Sherry Rauter
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