

From: Michael Bakkie <ambakkie@astound.net> on 06/03/2008 04:30:05 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Purchased a refrigerator from Sears on a 12 month no interest if paid in full in 12 months. Subsequently we purchased additional items totaling \$1200.00. The billing is being combined so we can not pay the original 0 interest deal on the refrigerator separately. To get the no interest deal we now have to pay the whole bill, the refrigerator and other items off by November '08 or be hit with the accruing interest charges on the original purchase of the refrigerator on the 12 month interest free program. We asked how to pay separately and were told there is no way to do that. That the payment was applied to the whole bill. This guarantees them to get the accruing 12 months of interest on the refrigerator.

Sincerely,

Mr. Michael Bakkie
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