

From: Jennifer Heltsley <daphne7@bellsouth.net> on 06/03/2008 09:30:03 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do everything possible to stop abuses. Although consumers usually agree and understand that interest rates do change periodically, those changes should be applied to balances incurred after the interest rate increase.

Sincerely,

Ms. Jennifer Heltsley
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