

From: Pamela Haapanen <pamhaap@aol.com> on 06/04/2008 08:30:02 AM

Subject: Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

These companys have to be stopped.. I was one day late paying my Discover card and went from 12.9% to 28.4% first time late in years..
Pamela Haapanen

Sincerely,

Mrs. Pamela Haapanen
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