

**From:** Joyce Downs <joydow1@yahoo.com.com> on 06/08/2008 12:45:04 PM

**Subject:** Regulation AA

Jun 8, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am to embarrassed to reveal to anyone what having too much credit card debt is doing to us..we are in our late 60's and the money we owe to the credit card companies is not the hard part..the hard part is trying to pay it off with all the attached charges they add to our bill...at this rate...at this age...we will never get it paid off...Please help us help ourselves get this debt off of us in the years we have left to live this life...

Sincerely,

Mrs. Joyce Downs  
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