

John Nix <light@ati-forms.com> on 06/10/2008 07:50:05 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I paid on time or early for years on a card, and missed a payment date by half a day (!) and had the rate raised from 15-28%. That's ludicrous.

Sincerely,

Mr. John Nix
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