

From: Kim Clark <kimjim123@msn.com> on 06/10/2008 07:55:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop these credit card companies. They are out of control. How can someone honestly charge interest on a debt paid off the previous month? They jack up interest rates "at the drop of a hat" with no warning and for no reason. They apply payments to low-interest debt first, etc. As you know, the list goes on and on. Please rein them in; consumers are hurting and these are definitely unethical business practices. Thank you for your attention to this.

Sincerely,

Ms. Kim Clark
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