

From: Richard Kerr <slkrik84@hotmail.com> on 06/11/2008 03:40:02 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I do not believe the credit card companies should be allowed to change one's rates for no reason. The credit agreement should be treated like a contract and should be altered unless a breach is committed.

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Sincerely,

Mr. Richard Kerr
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