

From: Gloria Picchetti <picchetti707@sbcglobal.net> on 06/12/2008 09:45:26 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I certainly do not believe in carrying a balance on credit cards but some people have families or they are ill. They really do not need to be cheated on agreements already made with the card companies. Thank you.

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Sincerely,

Ms. Gloria Picchetti
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