

From: Matt Hanus <hanusm8008@yahoo.com> on 06/10/2008 09:50:14 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I was late on a few credit card bills and now I've been paying 32%, even though I've been current for months! I look back at how I should have filed for bankruptcy when it was legal and I would have been out of this mess, but now it's illegal and I'm really taking it for a couple small mistakes. The credit card companies won't change my interest because I have closed my accounts. Change the laws!

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Sincerely,

Mr. Matt Hanus
147 Southview Dr
Marion, IA 52302-3055