

From: Marjorie Chapin <mtchapin@embarqmail.com> on 06/11/2008 08:10:07 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Ensure the banks do business the FAIR way and aren't greedy. It's not the American Way! Apply monthly payment to main charges only; use a reasonable time lapse for monthly payments; keep interest rates at level in effect when debt occurred; do not charge interest on debts that have been paid off!!

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Sincerely,

Mrs. Marjorie Chapin
71 Oak Ct
Eustis, FL 32726-4371