

**From:** Chad Willis <thepro03@sbcglobal.net> on 06/11/2008 06:40:04 PM

**Subject:** Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

The average person is having a hard enough time making ends meet without the credit card companies raping it's customers. I had some things come up in my life, that took a majority of my paycheck to take care of. I still sent money to each one, but not the minimum payment, so they raised my interest rate to like 29%, charged me late fees, and pushed the amount that I owed past my limit, then charged me an over-limit fee - it was out of control.

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Sincerely,

Mr. Chad Willis  
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