

From: Richard Hargot <rich.hargot@niven.net> on 06/12/2008 10:10:12 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I got sucked in paying minimum payments, getting hit with late charges when I sent payment upon receipt of the statement. Balances went up instead of down. Finally paid them off with a home equity loan. Still paying down the home equity loan. This has delayed my retirement by 5 years.

Sincerely,

Mr. Richard Hargot
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