

From: Frank Herda <fherda@herda.com> on 06/10/2008 10:20:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is really ridiculous the way credit card companies are charging interest rates. It seems like they are inviting people to file for bankruptcy.

They raise the rate at the drop of a hat and without explanation. Something has got to be done!

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Sincerely,

Mr. Frank Herda
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