

Sara Lockhart <sara.lockhart@gmail.com> on 06/11/2008 10:40:04 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

My husband and I have been trying to reduce the debt we both brought to our new marriage. However, every time we transfer a balance to a new card to help us with the interest rates, the rates either increase, or we have to pay the lower interest rate balances first, and that really makes it hard. We pay all our bills on time and always make at least the minimum payment on one while overpaying another. We have a strict budget and still find it hard to make a dent. Please do something to end these unfair practices.

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Sincerely,

Mrs. Sara Lockhart
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