

From: carl desantis <desantis_c@msn.com> on 06/11/2008 09:15:06 PM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop the abuses of hiking interest rates on existing balances, applying my payment to low-interest debt first and give me 30 days to pay on time. Thank You, keep up the good work!

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Sincerely,

Mr. carl desantis
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