

From: Gordon Ray <gordonray1@mac.com> on 06/12/2008 12:00:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Understand The Federal Reserve is proposing remedies to correct credit card abuses. I fully support your actions and applaud your efforts. I had a credit card company that increased my interest rate for a payment that arrived three days late, but was not processed for a few more.

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Sincerely,

Mr. Gordon Ray
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