

From: Charles Etheridge <charlesetheridge@comcast.net> on 06/13/2008 12:15:06 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hello, It is because of these practices that I maintain only 1 credit card and amke dure to make at least a token payment everymonth by the time that is indicated. By doing this I believe that I am retaining a moderate interest rate. Years ago, though, I had several cards and was occasionally a bit late in the payment. I believe that until I disposed with all but this one I was on the verge of higher rates and just barely managed to avoid it.

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Sincerely,

Mr. Charles Etheridge
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