

Maria Maisto <emcmaistolynch@sbcglobal.net> on 06/12/2008 12:35:02 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My husband and I are both teachers. We have debt because of medical issues and education. We have made good faith efforts to repay our credit card debts, but when the companies hike our rates to more than 30% it is easy to feel extremely discouraged and depressed. Please help. We have no savings for retirement, or, God forbid, for another medical event.

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Sincerely,

Ms. Maria Maisto  
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