

From: Robert Mulholland <bobm@rjmgroup.net> on 06/12/2008 09:40:08 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Rules must be in place for credit card companies. I had a single late payment and my interest rate went to 35%. I would've gotten a better rate from a loan shark.

I've paid off my credit card debt but it was much harder than it needed to be with the credit card companies thwarting my every financially responsible move.

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Sincerely,

Mr. Robert Mulholland
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