

Terry Graham <tgraham50@gmail.com> on 06/12/2008 09:40:33 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had my interest rate tripled because of a payment 1 or 2 days late. This is in addition to a late fee of \$38. This has happened with two different cards. Please help to control this thievery.  
Thank you!

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Sincerely,

Mr. Terry Graham  
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