

From: Judy Gibson <jgibson@nakennedy.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop unfair credit card abuses. I sign up for a credit card that promises 9.9% IR and have seen the IR rise to as much as 33.34%. This gross misuse of power leaves me trapped and strpped to repay excessive debt.

I emplore you to put an end to this economic abuse by bank creditors.

Sincerely,

Ms. Judy Gibson
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