

From: Christina McMahon <cmcmahon@bkaarchs.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is very difficult to pay off credit card when the "cards" are stacked against you. And how fair is that credit rates are based on credit ratings that are determined by the credit card companies? Enact this legislation!

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Sincerely,

Ms. Christina McMahon
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