

**From:** Erin Cunningham <erin.cunningham@gmail.com> on 06/12/2008 09:47:01 AM

**Subject:** Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

At 27 years old, I am in over my head in credit card debt. The debt I've accumulated trying to get started with my career and my life has stunted my plans and my options, and it is because of the practices of credit companies to hike interest rates and make it practically impossible to get the balance down.

I have always paid my bill on time, but because I have not been able to afford to pay off the balance, the interest that I am paying is burying me further and further in debt.

Please help put an end to a vicious cycle. Please support the Federal Reserves proposed rules to stop credit card companies from taking advantage of card holders.

Sincerely,

Ms. Erin Cunningham  
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