

**From:** dennis shay <papshay@yahoo.com> on 06/12/2008 12:45:05 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is time to reign in banks and credit card companies with all the freedom of raising rates when ever or how ever they may wish! Fixed income from social security and other sources raise once a year; but credit card rates can change over night.

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Sincerely,

Mr. dennis shay  
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