

From: Mary Mutch <mmutch@fspa.org> on 06/12/2008 12:45:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am happy to hear that the Federal Reserve is taking action with regard to abuse in charging interest on credit card balances. The best way to get people to stop using a particular credit card is unfair charges by the credit card company. To stay in business , any credit card company must be fair and honest.

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Sincerely,

Ms. Mary Mutch
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