

From: Harvey Martin <hmartin96@tampabay.rr.com> on 06/13/2008 08:45:13 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

The average credit card customer does not realize that their interest rates can go up by leaps and bound if they don't pay on time. We need to correct this situation now not wait until the future.

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Sincerely,

Mr. Harvey Martin
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