

From: Shirley Zimmerman <sbzim4sbzim@yahoo.com> on 06/13/2008 08:45:13 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

As matters now stand, I don't use my credit card unless I absolutely have to. I'm afraid of getting caught up in a maze of fees, interest hikes, and catch-22 rules that I unknowingly agreed to. That's why I support your effort to impose restraints on the credit-card industry.

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Sincerely,

Mrs. Shirley Zimmerman
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