

**From:** Charles Heyne <cheyne@fc-tx.com> on 06/13/2008 08:45:14 AM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please help stop the abusive credit card practices! they single handedly destroyed my credit by raising my rates to the point that i could no longer afford to make the payments for no reason at all.

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Sincerely,

Mr. Charles Heyne  
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