

From: sandra reeves <reeves-s@sbcglobal.net> on 06/12/2008 10:15:26 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The interest rates are ridiculous. I pay in full monthly but should I be late 18+%. The fees are out of control. We need to regulate & be fair to both the card companies & users. If you have any questions look at the stock for Master Card.

Sincerely,

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