

From: Bulmaro Martinez <smartmex@hotmail.com> on 06/12/2008 10:15:38 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Too often I have been the victim of interest rate hikes on existing balances that I have been forced to lower my monthly charges so I can pay off balances at every billing cycle, rather than fall victim to these kinds of gouging practices.

Sincerely,

Mr. Bulmaro Martinez
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