

From: Shelly McGrath <smcgrath@siu.edu> on 06/12/2008 12:55:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is wrong for a credit card company to up the interest rate to 23.23% when never being late on a payment to that company.

something needs to be done to stop the credit card companies from being legal loan sharks.

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Sincerely,

Ms. Shelly McGrath
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