

From: Debra Widera <widerad@yahoo.com> on 06/12/2008 12:55:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should not be entitled to change, without warning and with no apparent reason, either the billing cycle or interest rates!

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Sincerely,

Ms. Debra Widera
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