

**From:** james k Murphy <murphjs@yahoo.com> on 06/12/2008 01:00:16 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had a credit card with a major credit company for twenty years, never missed a payment, nor was I late, had a low fixed rate, & they just notified of a new rate of 18% you figure that out. Evidently they want the less secure non-paying card-holders

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Sincerely,

Mr. James K. Murphy  
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