

From: warren gray <bobshirley@hotmail.com> on 06/13/2008 01:45:08 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop these credit card companies from abusing us with high interest rates and give us better lead time between receiving the bill and the due date.

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Sincerely,

Mr. warren gray
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South Hamilton, MA 01982-1114