

From: JACK LAY <dishtv4u@hotmail.com> on 06/13/2008 01:45:09 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

I SPENT OVER 100 THOUSAND DOLLARS A YEAR FOR YEARS AND WAS NEVER LATE
EVEN ONCE AND THEY RAISED MY INTEREST FROM 9% TO 29 PER CENT AND TOLD
ME BECAUSE THEY HAD THE RIGHT TO DO IT TO PROTECT THEMSELVES ? ? ?
TRYING TO PUT ME OUT OF BUSSINESS WILL SOMEHOW PROTECT CITI-BANK ? ?

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Sincerely,

Mr. JACK LAY
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