

**From:** John Malmgren <jackselectric27@hotmail.com> on 06/14/2008 11:20:04 AM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like the credit card co. not to be able to raise rates when they feel like it and when we make a payment put at least half on the

high interest cost. When I make a payment they expect me to send it at least 10 to 12 days before it is due because of there system. I think they want it sooner so they can have the money earlier for their use.

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Sincerely,

Mr. John Malmgren  
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