

From: julianna kobylarz <juliannakobylarz@hotmail.com> on 06/14/2008 12:20:03 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

when we signed the credit card contract an interest rate was quoted. It isn't fair to just raise the rates without notice or just reason.

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Sincerely,

Mrs. julianna kobylarz
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