

Donna Borthwick <dborthwick@apppharma.com> on 06/12/2008 10:40:16 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am so tired with these credit card companies practically stealing ones paycheck. Variable rates is just a way for credit companies to play with peoples money - & it needs to STOP!

Sincerely,

Mrs. Donna Borthwick
3423 Baraboo Ln
Dekalb, IL 60115-8281