

From: Robert Davis <rdavis2006@comcast.net> on 06/12/2008 08:45:16 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a real problem with being charged interest on debts paid on time. Their systems are set up to maximize profits at the expense of their customers. It seems that they are able to change the rules at whim to meet their stockholder's expectations for profits.

Sincerely,

Mr. Robert Davis
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