

From: John Schwarzwaldler <jamaur99@cox.net> on 06/12/2008 05:20:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I'm really fed up with the credit card companies screwing their

customers. They change interest rates on pre-existing balances, charge interest on balances already paid off in the month before, and give no time between the bill and the due date, along with many, many other unethical, immoral and outrageous practices. Thank you

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Sincerely,

Mr. John Schwarzwaldler
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