

From: Terry Nance <tkn34@embarqmail.com> on 06/12/2008 09:15:13 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a retired woman on a fixed income who sometimes needs to buy

medicines and food before the checks arrive, PLEASE cap interest rates. Those of us who try to live frugally should not have to pay high-interest rates because banks made sub-prime loans and now want to make up for their mistakes and losses.

Sincerely,

Ms. Terry Nance
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