

Joanne Garbato <jgarbato@rochester.rr.com> on 06/12/2008 09:15:17 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I pay my credit cards on time,don't go over the limit and follow all their rules,yet they still find excuses to raise my interest rate.

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Sincerely,

Ms. Joanne Garbato
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