

From: Diane Vincent <divincent@aol.com> on 06/12/2008 02:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had to file bankruptcy because credit cards companies sucked me in at low rates that were supposed to be permanent, then even though I paid on time every month, they raised my rates too high for me to even pay the minimum; now with a bankruptcy it's hard for me to get a place to rent, and even some employers won't hire me with a bankruptcy on my record; I'm rebuilding my credit, but credit cards companies are still doing what they did before that forced me into massive debt; it really needs to be more fair

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Sincerely,

Ms. Diane Vincent
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