

Amy Nino <amyheald@yahoo.com> on 06/12/2008 10:45:06 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards have all but ruined my life. I did make the choice to apply for them, however, the fees for the charges, the changes in interest rates and the late fees that I have been faced with are unreal. Please help me and countless others make credit card rules fair for everyone.

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Sincerely,

Ms. Amy Nino  
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