

Esther Ricardo-Bulis <ebulis@hotmail.com> on 06/12/2008 03:15:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

With the American middle class disappearing right before our eyes, I'm worried that any day my husband and I will lose it all, too. We are

working hard to pay off our credit card debt. We have stopped using the card, but the company periodically changes our due date, which causes us to incur further charges, thus ensuring that we will never pay them off. It's deceitful and outrageous.

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Sincerely,

Mrs. Esther Ricardo-Bulis
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