

Harold Ernest Segrest <hsegrest@juno.com> on 06/12/2008 03:20:04 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a consumer and a credit Card holder , we need a set standard for interest rates and fees . Once the interest rate has been established , it should not be changed to suit the credit card companies .

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Sincerely,

Mr. Harold Ernest Segrest  
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