

From: Lisa Carley <lisacarley@hotmail.com> on 06/12/2008 03:20:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies push and push people to take credit cards and then penalize them for using them.

They are aggressive and have huge lobbies to push their agendas. It's time that the consumer without an MBA or law degree is protected.

The idea that the CC company decides that you must pay the high level of interest instead of getting to pay that off first is ridiculously unfair.

Please reform.

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Sincerely,

Ms. Lisa Carley
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