

From: SALIM LOPEZ <gjvav7@msn.com> on 06/12/2008 03:25:59 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a credit cards from Bank of America, and HSBC and Citibank and who have just sent me letter notifying me that either I pay a higher interest rate (even though the interest rates are down) or they will terminate my credit cards. This will ruin my credit standing since I am trying to continually pay off my debt so I don't default. They are not making it easy for any of us.

Please do something about these credit card companies and their abusive ways.

Sincerely,

Mr. SALIM LOPEZ
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