

Katherine Nelson <nicoeli3@yahoo.com> on 06/14/2008 01:15:04 PM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are keeping the consumer under their thumb making it hard for average people to get out of debt. And tacking on added charges to bills paid in full is utterly ridiculous. We should be rewarding people who save and are not dependent on using credit to survive. As well working with the consumer to help them get out of dept.

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Sincerely,

Miss Katherine Nelson  
1000 Queen Anne Ave N Apt 204  
Seattle, WA 98109-3642