

From: Peggy Boling <plboling@verizon.net> on 07/26/2008 12:00:05 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I feel a reform for credit card businesses is overdue. It is shameful what they get away with and enjoy it. Interest rates are out of control. I believe one should pay your bill on time....but the penalty

they warrant you is unjustified. There are not many ways the government seems to be helping the average american..this is one way you can do something good that will affect millions.

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Sincerely,

Ms. Peggy Boling
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