

From: Magne Wick <swede1945@msn.com> on 07/25/2008 10:35:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please rein in the excessive charges by the credit card companies, ie. late fees at least 10 days grace period, 2 cycle billing, hiking existing interest rates and fees for paying by phone. Everyone is entitled to a vacation, they cannot be planned around their schedules.

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Sincerely,

Mr. Magne Wick
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