

**From:** DeeAnn Grimes <drdeeski@aol.com> on 07/25/2008 10:35:04 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Trying to live simply and pay off debts responsibly is my priority and with 29% interest rates it feels like I can never get ahead. Also late fees add to the debt and can put folks over their limits, then they

charge overlimit fees. It can be maddening to try and get ahead. Please do what you can to level the playing field.

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Sincerely,

Ms. DeeAnn Grimes  
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