

From: LAWRENCE SAVINO <lsavino@cadsadr.org> on 07/25/2008 10:40:02 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

CARD CARD ADVERTISED AS AAA OFFERED AND APROVED THROUGH MBNS AT 8% APR.
ACCOUNT SOLD TO CHASE. APR 16%. NEVER LATE, ALWAYS PAID MORE THEN
MINIMUM DUE. PAID COMPLETE BALANCE WITH HOME EQUITY LOAN AT 6.49%.

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Sincerely,

Mr. LAWRENCE SAVINO
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Rochester, NY 14610-1414