

From: Veronica Brannon <vcbannon@peoplepc.om> on 07/25/2008 12:15:10 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have several credit cards, always pay on time and more than the minimum, yet the credit card companies can up my rates and impose new fees with no ccountability or explanations. This needs to be corrected.

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Sincerely,

Mrs. Veronica Brannon
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