

From: Gail Dobson <shady_point@verizon.net> on 07/25/2008 12:34:44 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I really believe that credit card companies are treating their customers unfairly. They can and will make a sizable profit, even if

common-sense reforms are enacted. I would especially like to see rates capped at FAIR levels; and penalties are ridiculous!

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Sincerely,

Ms. Gail Dobson
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