

From: Paul Mattina <pjmcam@bellsouth.net> on 07/25/2008 12:10:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

It's time for credit card reform. High interest rates, shortened due dates, applying payments to lowest interest rate accounts first, etc., etc. all need to be reined in.

Sincerely,

Mr. Paul Mattina
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