

**From:** Bryan Welch <andysdad.321@comcast.net> on 07/25/2008 11:50:09 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

changing rates for being slightly late with a payment is just one of the many games they are allowed to play. this needs to be regulated.

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Sincerely,

Mr. Bryan Welch  
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