

**From:** Evelyn O'Connell <edoc44@hotmail.com> on 07/25/2008 11:45:05 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are cheating us when they, without any reason, raise the interest rate. An agreement is made with them when we apply for the credit card and they need to honor that. Also the interest they charge is exorbitant. Thank you for your attention to this matter.

Sincerely,

Ms. Evelyn O'Connell  
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