

From: Sal Calleri - 07/25/2008 11:05:03 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

Credit Card Companies are running rampant over us (the consumer) with arbitrary rate increases and outrageous fees. The card companies seem to think that they have a one way contract that they can change at will. This is absolutely and totally unacceptable.

Sincerely,

Mr. Sal Calleri
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