

From: Kelly Capp - 07/25/2008 11:15:02 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

Credit card companies have had no regulations in place for far too

long. I have excellent credit and that has not stopped my interest rate from skyrocketing. The more unscrupulous practices by the credit card companies are affecting many families, especially right now with the

downturn in the economy. Please take action and rein in the credit card companies.

Thank you.

Sincerely,

Ms. Kelly Capp
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