

From: Roberta Ray <rob.doc@hotmail.com> on 07/25/2008 11:20:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support H.R. 5244. I have had a problem with Bank of America using double cycle billing. Thank you.

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Sincerely,

Mrs. Roberta Ray
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Raymond, NH 03077-1823