

Paul Impola - 07/25/2008 11:00:06 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

As a disabled person on a fixed income, I find myself at the "mercy" of my credit card company.

They hiked my interest rate to an astronomical level (prime plus 29%), although I have made all my payments on time. Their excuse was that I very slightly exceeded my credit limit, without even realizing it. Please rein in these modern-day shylocks!

Sincerely,

Mr. Paul Impola
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