

Ed Gallick <edwardgallick@qwest.net> on 07/25/2008 11:00:08 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I went from)% interest to 28% because my Payment was 2 days late cause I couldn't get on their website.

Sincerely,

Mr. Ed Gallick
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