

Robert & Arlene Mulrooney <kb3ri@aol.com> on 07/25/2008 11:00:08 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact the proposed credit card rules act asap as it is unfair to raise interest rates on existing balances unless a person is 30 days late. It is not right to charge people interest on debts paid off the previous month either.

Sincerely,

Mr. Robert & Arlene Mulrooney
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