

From: Min Lee <os_posting@hotmail.com> on 07/30/2008 10:10:03 PM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

As consumers, we need tougher laws to regulate the credit card industry. As of today, the credit card company may raise our rates if they determine if we were late with a payment or two to a different credit card company. This practice must end.

Sincerely,

Mr. Min Lee
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