

Subject: Regulation AA

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Comments:

We have been struggling financially due to the high fuel costs and slow economy. We are currently paying 29% on our Bnk of America Visa, 27% on our Advanta Visa, 15% on American Express. We cannot afford the minimum amounts due with these high rates. Please step in immediately and have Congress put a ceiling on credit card companies rates. 8-10% would be more than adequate return and income for these credit card companies. Thank you.