

**From:** Margaret McGraw <pnjmcgraw@aol.com> on 06/12/2008 11:20:19 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

We need to change the rules that credit card companies are using to make money on the disadvantaged people. You need to enact Docket No. R-1314. Many of these people do not understand that if they are late by even one day or if the amount they submitted is even \$1.00 off they will raise your interest rate. Thank you for helping the poor and middle class.

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Sincerely,

Ms. Margaret McGraw  
10413 Spyglass Dr  
Eden Prairie, MN 55347-4656