From: Michael Verry <leahcim666777@yahoo.com> on 06/12/2008 12:20:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

dear sirs,

the outrageous credit card rates and fees have helped create more bankruptcies and other debt problems across the United States. Most if

not all of these fees are illegal, but the government allows this theft to continue.

The government is "By the people and for the people" as stated in the Constitution. Nothing in the Constitution states to protect or give wavers or bend over backwards ad do everything a

company wants to screw over the people. When will the government abide by the Constitution and help the people, not businesses?

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Sincerely,

Mr. Michael Verry 1580 N Cheshire Dr Pueblo West, CO 81007-3425