From: Daniel Amyx <danamyx@gmail.com> on 06/04/2008 09:30:02 AM

Subject: Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies charge usury fees. This was once illegal - and should continue to be so. Charging over 30% for the entire balance after a late fee is ridiculous, but that's what one company did to me (and my credit rating is perfect).

Sincerely,

Dr. Daniel Amyx 705 S 8th St Fort Pierce, FL 34950-8507