

**From:** Clair Touby <cbctouby@verizon.net> on 07/25/2008 10:30:03 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The banking industry has become above the law. 20% to 35% interest is

criminal and extortion. We had usury laws which helped to control this greed.

The banking industry behaves like they are the Mafia.

.

Sincerely,

Mr. Clair Touby  
113 Forest Hill Ave  
Saranac Lake, NY 12983-1963