

From: Donna Treloar <gramtre@hotmai.com> on 07/24/2008 09:54:58 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

We used to have laws against usury. You caved in to the banks and credit card companies and got rid of such laws.

Please reinstate them- that is a law that is taught by every religion- even humanism.

And I object to raising interest on people who don't pay on time- there are sometimes good reasons for late payments. A year late- then maybe a slight increase- but it doesn't help people to pay off their debts when those debts are increased.

Since the credit companies managed to con congress into making bankruptcy impossible for ordinary people, this change is imperative.

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Sincerely,

Mrs. Donna Treloar
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