

**From:** Carlos Menendez-Aponte <carlos.aponte@gm.com> on 07/24/2008 09:45:05 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a GM Card MasterCard that is charging me 30.99% interest! I have stopped using it but I am shocked that credit card companies are legally acting like loan sharks. My perception is the credit card companies are replacing organized crime when it comes to short term financing. This is clearly predatory to the most vulnerable in the US population and it is your responsibility to correct this!  
Help

Sincerely,

Mr. Carlos Menendez-Aponte  
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