

Jane Baker <jane.baker2@comcast.net> on 07/24/2008 10:35:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am concerned that the credit card companies feel that they have the right to increase late fees, decrease the time between the time received and the due date, and otherwise make money in a usuruous manner. Please see that they are properly regulated by enacting new credit card rules.

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Sincerely,

Mrs. Jane Baker
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