

From: John Gallagher <gallaghercorp@comcast.net> on 07/24/2008 10:45:01 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

You were sent to Washington to represent your constituents not the companies that rip us off with obscene interest rates, overdue charges and penalties that make it impossible for some people to get out from under the credit card companies oppression. How do you define usury?

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Sincerely,

Mr. John Gallagher
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