

"E. Ann Macdonald" <miramar03@comcast.net> on 07/24/2008 10:50:09 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

The common practices of most credit card companies would have been considered illegal and usury only a few years ago. It is time for these practices to again be illegal.

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Sincerely,

Mrs. E. Ann Macdonald
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