

From: "R. Riefstahl" <rmriefstahl@yahoo.com> on 07/24/2008 12:25:27 PM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Like the subprime mortgage bubble, the easy credit/high interest policies of the credit card companies ultimately penalize the individual who wants legitimate credit on sensible terms. The current practices of the credit card companies are tantamount to usury.

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Sincerely,

Mr. R. Riefstahl
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