

**From:** Blan Dysart <bdysart@austin.rr.com> on 07/25/2008 01:25:05 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I strongly encourage you to endorse policy changes and laws that would bring fairness and common sense to the incomprehensibly corrupt credit

card businesses of America. Credit card banks have the right to charge interest rates that are higher than pawn shops or neighborhood loan sharks and in most cases without divulging these rates in advance! I do not believe that the interest rate on money already loaned should ever change - the borrower should be able to pay the rate in effect when the money was borrowed. As it now stands these companies are allowed to do whatever they want and are a major contributor to the current economic instability we are experiencing. The American Revolution was fought over policies that were fair compared to the current situation. The banks and financial institutions of America have far too much influence over policy makers which stems from their

unrestricted ability to amass wealth without regard to fairness. Thank you.

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Sincerely,

Mr. Blan Dysart  
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