

**From:** Al Perhacs <perhacs@optonline.net> on 07/24/2008 01:24:59 PM

**Subject:** Regulation AA

Years ago we had usury laws and those who charged higher rates for loans, possibly in the 20% range were called criminals and were arrested; now they are called banks and do not play on a level playing field. They make the rules and we are supposed to live with them. Let the banks find other ways to increase their earnings rather than holding up customers like THEY ARE THE MODERN DAY BANK ROBBERS rather than the banks who were robbed. We used to have gas companies on every corner and in some cities bars on every corner, now their are banks on every corner. People open banks, keep them for a few years and sell them to bigger banks, take the money and open another bank. Their are too many banks fighting for the same dollars and so they have to try to ROB THE CUSTOMERS to keep their earnings up. Please stop the bank' outrageous practices. Regards, Al Perhacs, Freehold, NJ