

BRUCE ZEGZDA <zegzda@itctel.com> on 08/21/2008 05:50:04 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

The way credit card companies and w/ banks over charge. they say that that it is only a fair return on their dollar, but if the banks give a return on savings of a max of 3% & cd's of 3.5% over a period of time how can they get away with at least 19% to 35% over a month
????????????????????

Sincerely,

Mr. BRUCE ZEGZDA
606 6th Ave S
Clear Lake, SD 57226-2103