

Marlene Moser <mmoserc21@yahoo.com> on 08/21/2008 05:50:09 PM

**Subject:** Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

I think it is immoral. After my dad became ill and died, I tried to work out an arrangement with the credit card companies but they would

not listen. All they did was scream and harass me, even at my work. It was enough that my mortgage company did not give me a fair appraisal ... then I would have incorporated my credit card bills and simplified my payment. I was a zombie and I had good credit in order to buy my home. I am a realtor...so I know the importance of good credit. I think it is financial rape what the credit card companies get away with. It reminds me of Shakespeare's Merchant of Venice...a pound of flesh. If I am not allowed to charge someone a high rate of interest, how is it they are allowed to get away with the high interest? Do you think it is right with God what man is doing to man for a temporary high? What type of bondage are they creating? If someone is already struggling, is it morally right to keep pushing him/her further in the abyss? Bottom line ... we are all accountable to God...if not in this life if you think you do not have to be accountable to Him her...you will be in the next and God help your soul.

Sincerely,

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