

From: Howard Liker <liker1@aol.com> on 08/21/2008 05:40:17 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please save our economy by stopping the abusive practices of the new mobster credit card companies raising rates for any reason while the government has lowered its rates.

The banks have raised rates as much as 32% for a middle class family with stable earnings and never a late payment in over 40 years of credit history on any bill. When the consumers are abuded the economy will suffer.

Sincerely,

Mr. Howard Liker
2215 Cruger Ave Apt 5D
Bronx, NY 10467-9456