

From: phil dallek <pdallek@yahoo.com> on 06/12/2008 11:55:04 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

This is a particularly vexing issue in these financially insecure times. I know many of my friend and co-workers are "living of credit cards" just to make it through every day. Why are these companies allowed to charge what amounts to usury? It seems that congress is "asleep at the wheel" on this pivotal issue!

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Sincerely,

Mr. phil dallek
1105 Jordan Ln
Round Rock, TX 78665-7849