

From: Lilly Gioia <lillygioia@aol.com> on 06/12/2008 10:45:15 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I thought it was my imagination that the date between receiving my credit card bill and the due date was shrinking! Apparently not. It is shrinking. It's imperative to reign in banks and credit card companies to curb their usurious behavior. American consumers need protection from an industry that has become exploitive, unethical and immoral.

.

Sincerely,

Ms. Lilly Gioia
PO Box 3457
Easton, PA 18043-3457