

From: Roy Young <royy@royy.com> on 06/27/2008 07:40:05 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Dear Congressperson, Please curb the credit card companies! Almost everything they have adopted in the past 15 years is overreaching or

usurious. And it screws the ordinary consumer. Hundreds of years ago in

England they passed the first usury laws because that's what lenders do if left unchecked. Now they hire big-name law firms with lots of associates to make up "probable" justifications for the credit card companies to do what they do. But ask any bank and credit card company--"gotcha" fees are a huge part of their profits! Stop them now!

Sincerely,

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