

**From:** Patti Ouderkirk <photokirk@verizon.net> on 06/27/2008 02:05:04 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

The current laws that allow banks to charge outrageous interest rates

and fees on credit card debt regardless of payment history and original agreements are criminal! Please rein in these practices with new laws that protect the consumer as soon as possible.

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Sincerely,

Ms. Patti Ouderkirk  
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