

From: Henry Swats <hswats@gmail.com> on 06/27/2008 09:05:08 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

There used to be usury laws that would prevent high interest rates.

With the Federal Reserve rate of 2% there is no reason the banks should be charging more for any interest than say 4-6% above that rate.

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Sincerely,

Mr. Henry Swats
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