

From: Ethan Campbell <ecampbell@hvc.rr.com> on 06/27/2008 09:55:07 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

The word "usury" used to have meaning in our society, and you don't hear it anymore because now even the lowest credit card interest

rate is usurious -- which, historically, and in any sane culture, would be patently illegal.

But the banks don't stop there, with practices like allowing customers to make an over-limit purchase and then blind-siding them with a fee, and hiking rates to even more obscene levels at the slightest pretext. These abuses must stop now!

Sincerely,

Mr. Ethan Campbell
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