

**From:** Frances Frederick <franf@wavecable.com> on 06/27/2008 12:40:04 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

We are among the very lucky who can afford to pay off our credit cards every single month. I can imagine what a mess people are in who don't have this luxury. One false move and their debts and interest on debts begin to pile up. In the Middle Ages "usury" was a sin; I think it still is! The poor always get whacked.

Sincerely,

Ms. Frances Frederick  
7425 NW Anderson Hill Rd  
Silverdale, WA 98383-7322