

**From:** John Gilchrist <near.tulsa@gmail.com> on 06/28/2008 04:40:11 PM

**Subject:** Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

What happened to usury laws??? When the Supreme Court ruled that credit card companies can charge absurd interest rates by having the

consumer send his or her payment to a mailbox in a state in which it is

legal, Congress should have changed the law. Now look at what we have, banks sucking up money from our economy through hapless consumers. Is Congress completely out of touch? Is Congress unable to correct banking abuse?

Sincerely,

Mr. John Gilchrist  
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