

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been victimized by all of the above but the worse one is when WaMu bought Providian they raised my interest from 8% to 26%. I have never been late on any account. Loan shark rates. Outrageous.

Sincerely,

Mr. Jacob Lefferts
477 Ocean Ave N Apt A1
Long Branch, NJ 07740-8601