

**From:** Delbert Boyer <delberto42@hotmail.com> on 06/04/2008 04:00:04 PM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

The Credit Card companies have been ripping off the consumer public for too long already, interest rates are deceptive and excessive, it's very difficult to exit the cycle and the present economic down spiral has made it difficult if not impossible for families to get out of the tar pool of penalty and interest cycles. I am not usually in favor of the Feds getting involved in things because of the tendency to make the situation worse but this problem needs tough, immediate, SMART intervention.

Sincerely,

Mr. Delbert Boyer  
3870 Moore St  
Wheat Ridge, CO 80033-4035