

**From:** "Ruby M. Essien" <eudom7@msn.com> on 06/04/2008 09:00:05 AM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

We need to restore the laws against usury! The credit card companies have been allowed to charge outrageous interest rates. This is tantamount to allowing them to decimate the finances of large numbers of vulnerable people. They rope people in with one set of promises--fixed low rates--and then change the rules and impose high variable rates on their loans. We need to set a limit on interest rates and tie them to the current cost of money.

Sincerely,

Mrs. Denise Turner  
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