

Nancy Sedrel <nansed60@yahoo.com> on 06/10/2008 07:30:05 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card card companies have been allowed to charge usurious interest rates and penalties and employ predatory practices to enhance their profits. It didn't used to be like this! The situation is out of control and much of the populace is suffering. We need to address the needs of our citizens and not just large corporations.

Sincerely,

Dr. Nancy Sedrel  
3848 N Brandywine Dr  
Peoria, IL 61614-6743