

Stephen Javna <scjavna@yahoo.com> on 06/10/2008 07:35:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card rates and terms are ridiculously lopsided and exploitative and unfair. In new legislation, please give the credit card owner an even break. I have personally never experienced the toughluck of having to pay usurious rates but there are enough naive people out there who are suckered into 28% interest rates. Stop the slaughter. Please pass fair legislation.

Sincerely,

Mr. Stephen Javna
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