

From: Tabb Schreder <tschred@uoft02.utoledo.edu> on 06/10/2008 09:35:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have read countless stories about how people have been taken advantage of by credit card companies because they did not take the time to read the pages and pages of rules to discern specifics about conditions for rate increases, etc. Credit card companies have enjoyed preferential treatment for far too long. The kind of rates they are allowed to charge were once deemed illegal under usury laws. I encourage you to support the bill calling for credit card reform.

Sincerely,

Mr. Tabb Schreder
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