

From: Michael Hancock <mike01@mpinet.net> on 06/12/2008 10:15:22 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have never been late on my credit card payment in 10 years and they keep raising my interest rate. What ever happened to the usury laws?

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Sincerely,

Mr. Michael Hancock
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Altoona, FL 32702-9377