

**From:** Emerson Gravely <gravelye@gmail.com> on 06/10/2008 10:00:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear sir or madam:

Please do everything you can to help offset some of the excessive charges from credit card companies. These companies have made their products almost a necessity in today's world, and once they have you, they won't let you go. The neediest suffer the worst. Some of their practices seem at least as harsh as the rebt-to-own and payday loan businesses that have been so heavily legislated. Please stand firm and provide more fairness in this area. It is critically important to millions of Americans.

Sincerely,

Mr. Emerson Gravely  
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