

From: roy reifsnyder <royreifsnyder@verizon.net> on 06/10/2008 10:40:02 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I took advantage of a 0% interest credit card deal to buy a flat screen TV. After I had completed this purchase while I was still in the store waiting for the TV to be carried out to my car I decided to purchase a small \$5 item on the same new credit card. What a mistake. As we made our payments on time not one cent went to pay off the small \$5 purchase and that amount keep growing at 25% interest for month after month until we just decided to pay off the total amount and cut up their credit card. Someone has to stop their predatory practices. I hope this helps you to make the proper discussions. Don't we have usury laws in this country? Why aren't they enforced?

Sincerely,

Mr. roy reifsnyder
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