

From: William Kavanagh <wkavanagh@aol.com> on 06/12/2008 12:10:01 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Didn't usury and deceptive business practices used to be against the law? What make the banking industry exempt?

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Sincerely,

Mr. William Kavanagh
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