

From: Sally Shepherd <sallysgal@msn.com> on 06/13/2008 12:45:03 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit Card Companies are among the greediest on earth. They target

the financially marginal and sucker them into a high interest rate card then continue to raise said interest rate when they are late with payments. Usury should be illegal but it is not only alive and well but totally sanctioned. These companies should be held totally accountable for the lives they help destroy.

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Sincerely,

Ms. Sally Shepherd
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