

From: Richard Marotte <rmaro2@verizon.net> on 06/13/2008 03:15:11 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Help is surely needed the CC truly exploit the average consumer. If by accident you overcharge your card they never notify you and approve the charge increase the interest and add a fee. The credit cards companies are entitled to a fair return and should not be allowed to be the new loan sharks. The Mafia at least we knew we had to be scared with these companies we should never be scared.

Sincerely,

Mr. Richard Marotte
334 Nevada St
Lindenhurst, NY 11757-5206