

From: Donna Guffey <donna.silversage@charter.net> on 06/12/2008 11:45:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I've never minded paying a fair interest rate to credit cards/banks/etc. for using their money...for that is what we are doing....BUT...to be charged 22%...29%...38%...and MORE is nothing but pure GREED....and forces people into bankruptcy when they can't make the payments!!

There should be a cap on interest rates that credit cards can charge...that lets them make a profit but keeps them from gouging the public!!

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Sincerely,

Mrs. Donna Guffey
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