

From: Scott Frazier <mailfrazier@yahoo.com> on 06/12/2008 06:45:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

These companies already make enough money without having to add insult to injury. The hidden costs, outrages interest rates, late fees and minimum payments that will never allow someone to pay their loan in full must stop. Free market without any regulations means these corporations run rampant, as their histories reveal. Why not actually do something to help the majority of people in this nation instead of giving free-reign to these companies... DO SOMETHING!

Sincerely,

Mr. Scott Frazier
5731 Wildbrook Dr
Saint Louis, MO 63129-2955