

From: Frank Smith <franklarrysmith@comcast.net> on 06/12/2008 05:20:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Then Credit Card companies are charging me 9.9 to 29.9 percent...Doesn't make sense. I cannot get pay it off at this rate...why is this fair? We need laws to limit the interest rate...this is like what the mob used to do and now CC companies are getting away with it...

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Sincerely,

Mr. Frank Smith
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