

**From:** Linda Cook <lindice84@yahoo.com> on 06/12/2008 05:45:09 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop banks from emplying tactics which are little more than usary. Routinely checking your credit report and then increasing

interest rates by 20% or more just by virtue of that credit report even if you were never late with your payment, penalizing you for what you may do rather than what you've done. This is truly usary and unfair tactics to gauge people.

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Sincerely,

Mrs. Linda Cook  
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