

joan lorusso <jclorusso@sbcglobal.net> on 06/12/2008 09:45:14 PM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Thru the years I have watched my credit cards very carefully and picked up many times that they have tried to fool the public. one of the ways was how they shortened the time that the bill comes and the due date. I never charge more than what i can pay for in the month that i am charged but I know many people that have been in trouble with the interest rates that they charge . At one time this was called usury. Who legalized usury? Then they better alter the dictionary. At one time banks were respected. I know a lot of people today wonder Why?

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Sincerely,

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