

From: elaine dombi <ealexander321@yahoo.com> on 06/12/2008 07:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are abusing American citizens with many of their practices, such as raising interest rates to outrageous numbers, with or without reason, and applying that rate to debt that already existed. Citizens could handle their debts, but this could

then break them. Credit card companies complained about bankruptcy, but their abuses of citizens/families have caused unnecessary bankruptcies

and ruined lives. The credit card companies have also created uncalled for and exorbitant charges (over the limit, late fees etc) where the charge has nothing to do with any cost or loss to the credit card companies.

Government has to take action to protect citizens from such predatory and destructive practices. Please let me know everything you are doing to address this.

Thanks

Elaine Dombi

Sincerely,

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