

From: Carol Czajkowski <czajkows@uiuc.edu> on 06/12/2008 04:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are using every marketing ploy imaginable to increase their market penetration while at the same time using every usurious ploy under the sun to punish those very same clients. Please do everything you can curtail their usurious behavior. Their fees are pernicious and impact those least able to afford them. And they set a very bad example for the rest of the financial industry.

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Sincerely,

Mrs. Carol Czajkowski
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