

Mary Jo Ballator <2mjb@mindspring.com> on 06/12/2008 02:20:16 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The powerful banks issuing credit cards have had too much power over consumers for too long. They have charged consumers with excessive fees and usury interest rates. You have the opportunity to impose limitations on the banks' unfair practices. Now is the time to enact these restrictions.

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Sincerely,

Ms. Mary Jo Ballator  
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