

Linda Auker <lauker@ttmlaw.com> on 06/12/2008 10:40:24 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

These changes MUST be made. What happened to laws against loan

sharking, which is exactly what the credit cards are trying to get away with. And while I am at it, these Cash Advance places are running rampant and should be ended. Their interest rates can be as high as

130% or even more! (more loan sharking), and naturally, the victims are usually the poor and/or those who can least afford it.

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Sincerely,

Ms. Linda Auker
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