

From: Roger Horn <rghorn_2000@yahoo.om> on 06/14/2008 12:50:03 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies have had an excess of freedom for far too long. They abuse their priveleged ability to charge usurial rates of interest and take far, far too many opportunities to add unjustifiably high addition charges for every transgression of their not altogether clear rules. It has all gone on too long already.

Sincerely,

Mr. Roger Horn
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