

Linda Kraus <mesmeralda77@hotmail.com> on 06/14/2008 01:50:07 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Usuary is a crime. We need fair rules on interest rates and

understandable disclosure on credit cards. Hiking interest rates unless
30 days late, cannot not be allowed. No interest charges should be
allowed on debts paid off the prior month. Thank you, Linda Kraus

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Sincerely,

Ms. Linda Kraus
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