

jennifer.vicory@dgs.ca.gov on 05/27/2008 04:00:03 PM

**Subject:** Regulation AA

First Name: Jennifer

Last Name: Vicory

City: Roseville

State: California

Zip Code: 95661

I am so turned off by credit companies and banks that I have realized that "consuming" is a manufactured concept; you need this purchase, buy it on credit, go in to debt, pay loan shark rates. How absurd that I fell for these ploys. I have gone on a "consumer diet" purchasing only those items needed and only purchasing from "non-corporate" entities and paying cash. Fool me once, shame on me, fool me twice shame on you...

I am an instructor by profession and I make it a point to teach teenagers BEFORE they fall for your traps. You have to protect the public against banker criminals. How long before others catch on to these schemes and stop senselessly consuming. I don't have to buy, and I feel so much better for it.

Until others wake up, put laws in place to regulate the loan sharks bankers.

Americans for Fairness in Lending  
info@affil.org  
<http://www.affil.org>