

**From:** Joseph Hruby <jomartory@aol.com> on 07/26/2008 04:00:03 PM

**Subject:** Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

The banks behind these credit cards are guilty of extorting millions of dollars from middle class Americans each year. They accomplish this by imposing usurious rates and applying vindictively punitive tactics when a card-holder cannot make a full payment or occasionally pays slightly late.

This makes things impossible rather than just difficult for those who encounter unforeseen difficulties.

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Sincerely,

Mr. Joseph Hruby  
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