

From: Scott Simmerman <simmermn@aol.com> on 07/25/2008 10:35:02 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

YOU may not realize it but paying credit card interests rates of 25% or more are killing people - literally. These usurious rates are preventing people from buying medicine, food and other necessities. Crass.

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Sincerely,

Dr. Scott Simmerman
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