

From: Louis Avrami <avramil@concentric.net> on 07/25/2008 10:45:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The current rates that credit card companies are allowed to charge are usury.

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Sincerely,

Mr. Louis Avrami
4 Paula Ct
Morristown, NJ 07960-5921