From: Thomas Himmel <orionwatcher@mac.com> on 08/21/2008 05:40:10 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

While I understand the "Fed" can't do anything about the ridiculous interest rates, you can help with the way we are getting abused by many of these companies today - e.g. increasing rates on balances already in place, charging interest on debt already paid off, etc. Their practices are contributing to tremendous burdens sold to people as 'easy credit'.

Sincerely,

Mr. Thomas Himmel
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