

Barbara G Vinson <windhill@itouch.net> on 07/25/2008 10:45:05 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have an excellent credit record and yet my interest rate continues to increase on my cards without cause. There are usury laws in place but the credit card companies do not have to meet these standards and the fees and interest rates they charge are extreme.

Please enact the proposed credit card rules of docket No. R-1314 as soon as possible. They are way over due.

Sincerely,

Ms. Barbara G Vinson
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