

joseph franco <jos.fran@verizon.net> on 07/25/2008 10:50:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

it's time you rein in these credit charges these crooks get between
28%- 40%

Sincerely,

Mr. joseph franco
796 Park Ave
Uniondale, NY 11553-3225