

**From:** Kathleen Colwill <kacol1006@aol.com> on 07/25/2008 12:05:13 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Over the years I have witnessed and finally experienced, abuses by credit card companies and I have had to forego paying other debts to pay down (and off, I hope) two credit cards. I feel these banks,once

reasonable, are now guilty of usury and their recent policy changes are shocking.

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Sincerely,

Ms. Kathleen Colwill  
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