

From: "M. J. Mullins" <mjmull01@yahoo.com> on 07/25/2008 12:10:06 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The current rates are nothing short of usury. And the late fees are way over the top.

Alas, many people with poor or no health care insurance are forced to

charge large amounts on their credit cards which is obscene. They will pay way too much for much needed health care because of the stiff interest rates.

Sincerely,

Mrs. M. J. Mullins
601 Lincoln Ct
Deerfield Beach, FL 33442-9113