

From: Elizabeth Baranick <ebaranick@psouth.net> on 07/25/2008 12:10:06 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

What happened to usury laws? Making a profit is expected in business but making a killing is quite another. There should be a cap on interest rates. The credit card issuers hike interest rates seemingly at will (sometimes without cause). I think raising interest rates on all cards held because a payment is late to one company is grossly unfair and should be outlawed.

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Sincerely,

Ms. Elizabeth Baranick
PO Box 99
Hiram, ME 04041-0099