

From: John Kester <john.e.kester@earthlink.net> on 07/25/2008 12:40:05 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies don't want to give up their easy profits from

people who get in their trap. This is unethical, unless your ethics are \$\$ driven.

Stop companies from hiking interest rates on existing balances.
top interest charges on debts paid off the previous month.

Limit interest to reasonable rates!

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Sincerely,

Mr. John Kester
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