

From: "W. Jerald Cole" <wjcole@rocketmail.com> on 07/25/2008 11:50:07 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Congress went overboard last year with reforms that helped the credit card companies but hurt consumers. Time to straighten this mess out. Does the word "usury" have no meaning anymore?

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Sincerely,

Mr. W. Jerald Cole
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