

From: John Wozniak <jwozniak13097@comcast.net> on 07/25/2008 11:25:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card rates are usury. Compare them to the interest that banks are paying on saved money. Limit them to 5 times the rste of interest bearing accounts.

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Sincerely,

Mr. John Wozniak
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