

From: Rex Bergamini <rbergamini@ecorx.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 companies need to be regulated - their lending practices constitute predation, as they typically target those at risk! In addition, assessing both a late fee and a massive rate hike for payments that are not significantly late constitutes double jeopardy!

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Sincerely,

Mr. Rex Bergamini
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