

From: SUMIT GUHA <aguha@aol.com> on 07/30/2008 02:05:02 AM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe these credit card companies should be allowed to charge these exorbitant fees...just that Govt. should impose severe tax rate (how about 200%-1000% of income from such fees) on similar arbitrary terms, e.g. hike tax rate and make it retroactive, variable tax rate that is dubbed "fixed" etc. Let's just use the same arbitrary, deceptive rules against these companies that they apply towards consumers.

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Sincerely,

Mr. SUMIT GUHA
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