

08/01/2008 11:05:07 AM

**Subject:** Regulation AA

Dear Federal Reserve Board Docket No. R-1314,

While I nor my husband have been directly affected by the BANKS?? {FEDS!} loan shark tactics, I do have friends who were, and they DID TRY it on me, THANKFULLY they tried it on ONE FAMILY who had the means to just pay off the balance and have actually been enjoying those companies who still continue to offer us either a 0% or 1.9% and .9% for upwards of 18 months! Those &quot;other&quot; companies are out of luck, I keep their cards but I DO NOT USE them! They however &quot;STUCK&quot; millions of hard working people with USERY loan shark tactics that USED to be against the LAW! AT LEAST BEFORE BUSH! THE mortgage mess...same thing!! Blame the FEDS the Bankers and their &quot;Buddies&quot; the Bushes and the &quot;Cheneys&quot; and all the rest of their &quot;BUDDIES!&quot;.

I appreciate the opportunity to file comments in support of Regulation AA - Unfair or Deceptive Acts or Practices [R-1314], the recent proposal to curb unfair and deceptive credit card and overdraft practices. I support the credit card aspects of the rule, while also suggesting that protection is needed against additional unfair credit card practices beyond those covered in this proposed rule. I believe that stronger protection against unfair practices in bank overdraft programs is also needed.

Sincerely,  
debra ciolli  
melbourne, FL 32940