

**From:** Grant Steen <grant\_steen@med.unc.edu> on 06/27/2008 09:45:08 AM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have become the pawnshops of our era; willing to offer credit to anyone, able to charge exorbitant rates, and happy to employ cruel tactics to gain a profit.

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Sincerely,

Dr. Grant Steen  
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