

From: Jim Hix <jefphoto3@comcast.net> on 07/24/2008 11:30:03 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is unreasonable for the card companies to unilaterally change "the agreement" resulting in what amounts to usury.

.

Sincerely,

Mr. Jim Hix
1 Alford Ct
Palm Beach Gardens, FL 33418-6833