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**Subject:** Regulation Z

The Fed MUST RE-IMPLEMENT A CAP RATE OF 8% ON CREDIT CARD INTEREST RATES. Credit Card interest rates are an illegal unilateral contract and are criminally exorbitant. It is ruining the country!

The mistakes of credit card lenders in granting credit to unqualified borrowers are being paid for by the the good creditors -not the lenders who are in error. This makes for irresponsibility on the part of those credit card lenders as there is NO consequence to them for their actions.

Consequently there are no ethics being imposed on the credit card industry and it has run rampant since the CAP RATE OF 8% on credit card debt was removed back when the mortgage rates soared to over 20% and the credit card lenders cried UNFAIR.

It is time to stand up for the peoples' rights and make the corporate lenders ethical and responsible, else what is the FED there for?

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