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Subject: Purchases of Asset-Backed Commercial Paper

Date: Sep 25, 2008 Proposal: Transactions Between Member Banks and Their Affiliates: Exemption for Certain Purchases of Asset-Backed Commercial Paper by a Member Bank from an Affiliate Document ID: R-1331 Document Version: 1 Release Date: 09/19/2008 Name: linda g bowersox Affiliation: Category of Affiliation: Other Address: 624 parkridge blvd City: burleson State: TX Country: UNITED STATES Zip: 76028 PostalCode: 76028 Comments: As all americans, we are struggling to make our bill payments. i contacted our credit card service, "Providian" about lowering our intrest rate. they said they do not do that. I would like to report that the intrest on my card is 33% I feel that is wrong and that our goverment, that watches out for us, should put a "cap" on all credit card companies. that would also give us a time in mind to pay back our bills. instead of looking to maybe pay offs in many years. it would help if all of the credit card companies could only charge up to maybe 15% Please review this situation, it would allow our economy to. thank you, linda bowersox