

From: [Bruce Greene](#)
To: [Jerome Powell](#)
Subject: A BAD deal!
Date: Thursday, February 29, 2024 5:54:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bruce Greene
greenway@epix.net
3517 Liberty Park Road
Hallstead, Pennsylvania 18822

From: [David Crawford](#)
To: [Jerome Powell](#)
Subject: Abort the Credit One/Discover merger.
Date: Thursday, February 29, 2024 9:47:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Crawford
dcrawford5@oh.rr.com
Greenbriar Dr.
AVON LAKE, Ohio 44012

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Banks don't need more power.
Date: Friday, March 01, 2024 11:38:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I live in South Carolina and I'm 28. I've lived in South Carolina all my life. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

The people cannot handle more increases in prices. If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [David Bleistein](#)
To: [Jerome Powell](#)
Subject: California Constituent urges you to Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:24:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Bleistein
dbleistein@rosen-law.com
PO Box 6
La Habra, California 90633

From: [Charlotte Adams](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger must be stopped
Date: Wednesday, February 28, 2024 7:04:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charlotte Adams
info@guitar-instruction-video.com
2515 South Rainbow Ranch Road
Wimberley, Texas 78676

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Do Not Allow the Capital One/Discover Merge
Date: Friday, March 01, 2024 6:00:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

My name is Nick. I believe this merger will adversely impact consumers while benefiting only the share holders of both companies. Please block Capital One's move to acquire Discover.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Nick

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Robert Kyle](#)
To: [Jerome Powell](#)
Subject: Do not allow the Credit One/Discover mega-merger to go forward.
Date: Thursday, February 29, 2024 11:50:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Kyle
rkyle@breezelineohio.net
1161 Riva Ridge Blvd.
Columbus, Ohio 43230

From: alyssajsiegel@gmail.com
To: [Jerome Powell](#)
Subject: Don't rubber stamp the Credit One/Discover Merger
Date: Wednesday, March 06, 2024 1:27:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

alyssajsiegel@gmail.com
712 Colonel Ledyard Hwy
Ledyard, Connecticut 06339

From: [Anthony Devens](#)
To: [Jerome Powell](#)
Subject: For the love of God and the American Public and Economy Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 11:43:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

For the love of god please stop this shit. The US is already suffering heavily from the effects of corporate consolidation, and though the stock market numbers say otherwise, the stock market isn't America. This is hurting us. Your killing the one thing that's supposed to make capitalism work, competition. Without it there will just be stagnation. No innovation. This would be one giant leap on the path of American Decay.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anthony Devens
adevens@unm.edu
1505 South Euclid
Villa Park, Illinois 60181

From: [Felix Felde](#)
To: [Jerome Powell](#)
Subject: I urge you to stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:26:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Felix Felde
felix.katt@pobox.com
16455 Fair Mile Rd.
Sisters, Oregon 97759

From: [Miriam Burstein](#)
To: [Jerome Powell](#)
Subject: Mega mergers hurt competition
Date: Friday, March 08, 2024 8:18:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Miriam Burstein
punkin5170@gmail.com
27 East Central
Paoli, Pennsylvania 19301

From: [Kenneth Balmes](#)
To: [Jerome Powell](#)
Subject: Mega-mergers.
Date: Wednesday, February 28, 2024 8:03:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kenneth Balmes
ksemmlab@att.net
126 Southern Ter
Island lake, Illinois 60042

From: [Mike Madsen](#)
To: [Jerome Powell](#)
Subject: Mike Madsen 32
Date: Tuesday, March 05, 2024 5:34:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mike Madsen
mpmdesign@yahoo.com
2653 Center St
Pittsburgh, Pennsylvania 15205

From: [Tom Pache](#)
To: [Jerome Powell](#)
Subject: Oppose the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:45:26 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Monopoly capitalism has been recognized as an inefficient and destructive system.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Pache
tom@wilkinsonconstructioninc.com
906 E 4th Ave
San Mateo, California 94401

From: [Marcy Woodruff](#)
To: [Jerome Powell](#)
Subject: Please Stop the Capital One/Discover Mega Merger Mistake
Date: Wednesday, March 06, 2024 6:18:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I have been a Discover Card holder and user for 35+ years and I do not support the proposed subject merger that will take away my choices and options.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marcy Woodruff
rdrcontact@yahoo.com
13175 Danube Lane
Rosemount , Minnesota 55068

From: [Carlton Sloan](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover Mega-Merger!
Date: Wednesday, February 28, 2024 6:14:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carlton Sloan
carlton@newworldparty.com
P.O. Box 2018
GUERNEVILLE, CALIFORNIA, 95446, California 95446

From: [Judith Friend](#)
To: [Jerome Powell](#)
Subject: Please stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:41:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Friend
jefriend@teleport.com
6404 SE 23rd Ave.
Portland, Oregon 97202

From: [Ursula Cohrs](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover Mega-Merger
Date: Thursday, March 07, 2024 7:53:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services.

This would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

The mega-merger would lead to further consolidation of power and influence in the lending market and its concentration would make it harder to hold banks accountable, while at the same time it will limit competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all.

This merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Thanks for reading my letter

Ursula Cohrs

Ursula Cohrs
ursulacohrs@gmail.com
PO Box 40065
Bay Village, Ohio 44140

From: [Laurel Kilgour](#)
To: [Jerome Powell](#)
Subject: Please stop the merger between Capital One and Discover
Date: Monday, March 04, 2024 3:08:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I have used a Capital One credit card for well over a decade.

I do not support this merger.

It will not solve problems in the finance sector. This market consolidation would instead reduce choices, increase systemic risks, and make holding banks accountable more difficult.

The Federal Reserve should use its authority to stop this mega-merger immediately.

Sincerely,

Laurel

Laurel Kilgour
lakilgour@gmail.com
345 Church Street, #1B
San Francisco, California 94114-1765

From: [Elizabeth Meschke](#)
To: [Jerome Powell](#)
Subject: Please Stop the Merger of Capital One/Discover
Date: Wednesday, March 06, 2024 3:11:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One announced a 35.3 billion dollar deal to acquire Discover Financial Services. They are already one of the largest banks in the U.S. and, if approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Why does one company need to own SO MUCH??

I'm a 64-yr-old woman from Michigan, who just retired after working 37 years for a printing/packaging company. Over my tenure I watched my small plant sold twice to bigger and bigger corporations, the last one being a huge world-wide corporation that had already changed its name a few times due to mergers/buyouts of several other companies before ours. This didn't necessarily translate to better pay, benefits or opportunities for our employees, probably just for its higher-ups and shareholders.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. Please stop it!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Meschke
betsym14@icloud.com
233 Ruby Way
Williamston, Michigan 48895

From: [S. Kovacs](#)
To: [Jerome Powell](#)
Subject: PLEASE! Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:37:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

PLEASE! Do the right thing.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

S. Kovacs
smkovacs@comcast.net
470 Schooleu's Mountain Road, #342
Hackettstown, New Jersey 07840

From: [Vanessa Gonzalez-Green](#)
To: [Jerome Powell](#)
Subject: PLEASE! Stop the Credit One/Discover mega-merger.
Date: Friday, March 15, 2024 6:18:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vanessa Gonzalez-Green
vgpt@hotmail.com
531 Brook Rd
Towson , Maryland 21286

From: [Arna Cortazzo](#)
To: [Jerome Powell](#)
Subject: Please! Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:33:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Arna Cortazzo
advocates@cortazzolaw.com
1301 Avalon Drive
Rockledge, Florida 32955

From: [Laura O'Kane](#)
To: [Jerome Powell](#)
Subject: Protect Consumers--Block Capital One Merger
Date: Thursday, March 07, 2024 5:14:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

We need your help! Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. Protect consumers-- working people and working people alike-- and make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately. Stand up for the American people!

Sincerely,

Laura O'Kane
lok911@sbcglobal.net
780 Warwick Lane
Lake Zurich, Illinois 60047

From: [Melanie Stone](#)
To: [Jerome Powell](#)
Subject: Reducing competition harms consumers
Date: Wednesday, March 06, 2024 6:20:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melanie Stone
mstonegatewayaug@yahoo.com
1076 Stone Bluff Drive
Fenton, Missouri 63026

From: [Corwin Khoe](#)
To: [Jerome Powell](#)
Subject: Stop credit card industry greed and price-gouging
Date: Friday, March 01, 2024 11:04:14 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

This merger will hurt low income families and individuals by raising credit card fees and reducing options in the credit card marketplace.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Corwin Khoe
ckhoe@live.ca
18 Horseshoe Drive
Whitby, Ontario L1N 8G1

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop Monopolies From Forming. Enforce the Rules.
Date: Friday, March 01, 2024 2:49:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

Not to mention that Capital One's acquisition of a payment network is almost exclusively designed to benefit investors and the company's bottom line by allowing them to skirt common sense consumer protections designed to regulate banks which use but importantly DO NOT OWN their own payment networks!

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Sam Levi
Kentucky

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Shannon Shea](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger - it would worsen banking for all
Date: Thursday, March 07, 2024 11:31:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. If banks were "too big to fail" previously, this would only worsen the problem substantially.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. It would make it harder for people to have a variety of options for mortgages, credit cards, and more.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Shannon Shea
shannonbshea@gmail.com
70 Moore Dr
Rockville, Maryland 20850

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger from a 24-year old grad student from Ohio
Date: Friday, March 01, 2024 2:19:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
A Concerned Citizen

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Sandy Rhein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger that would take away competition in our financial market.
Date: Wednesday, February 28, 2024 11:34:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. This isn't good for our citizens.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sandy Rhein
srhein@cox.net
5032 Tartan Dr.
Metairie, Louisiana 70003/2550

From: [Mary Chase](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger! NOW
Date: Wednesday, February 28, 2024 6:53:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately. Right Now. Stop it!

Sincerely,

Mary Chase
blanchase@earthlink.net
1092 Noe St, Apt A
SAN FRANCISCO, California 94114

From: [Kristin Rosenqvist](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. Lack of competition is bad for consumers!
Date: Wednesday, February 28, 2024 10:14:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kristin Rosenqvist
krosenqvist@charter.net
Edelweiss St
Reno, Nevada 89502

From: [William Schmidt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. - prevent monopolies
Date: Thursday, February 29, 2024 1:50:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Schmidt
bill@turn-of-the-century.com
1676 Millsboro Rd.
Mansfield, Ohio 44906

From: [Saskia Bartlett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 20, 2024 5:20:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Saskia Bartlett
saskia.bartlett21@gmail.com
4611 Pinecomb Woods St, San Antonio, TX 78249
San Antonio , Texas 78249

From: [Cathy Sleva](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 20, 2024 4:00:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Cathy Sleva
csleva@me.com
218 14th St.
Seal Beach, California 90740-6507

From: [steve smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 19, 2024 12:55:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

steve smith
steve528@charter.net
528 Briarwood Dr.
Centralia, Illinois 62801

From: [Kade Gross](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 18, 2024 3:28:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kade Gross
kkgkmink@gmail.com
1612 W San Lucas Dr
Tucson, Arizona 85704

From: [Renee La Pan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 15, 2024 12:18:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Renee La Pan
allnewsaraswati2@gmail.com
2027 Vine St
Los Angeles, California 90068

From: [Danielle Holubowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 15, 2024 4:52:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Danielle Holubowski
dholubowski@icloud.com
1313 Clearfield Road
Nazareth , Pennsylvania 18064

From: [Ibn-Umar Abbasparker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 9:40:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ibn-Umar Abbasparker
IUparker102@protonmail.com
11 John Street
Sayreville, New Jersey 08872

From: [Morgan Metcalf](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 7:39:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Morgan Metcalf

Morgan Metcalf
kb3wfm@gmail.com
1052 Chardea Drive
Clarksville, Tennessee 37040

From: [Donna Jennings](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 7:19:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Jennings
donna Jennings0904@gmail.com
527 poplar
Osage, Iowa 50461

From: [Tina Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 3:56:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tina Johnson
clearskiesinspirations@gmail.com
233 Miramar Dr
Bklyn NY, Georgia 30907

From: [Jacqueline Komperud](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 1:27:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jacqueline Komperud
jackkomp_j@icloud.com
1327 West Ave S
LaCrosse, Wisconsin 54601

From: [TIA TRIPLETT](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 14, 2024 12:09:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

TIA TRIPLETT
tia@anlf.com
3959 Berryman Ave
Los Angeles, California 90066

From: [Gia Lakavitch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 13, 2024 8:24:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gia Lakavitch
sweetgothicangel11@gmail.com
26c buckingham drive
Lakewood, New Jersey 08701

From: [L Dennis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 13, 2024 7:02:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

L Dennis
leemichelsen@hotmail.fr
4320 S Davidson Dr
Independence, Missouri 64055

From: [Jim Clapp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 13, 2024 10:56:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jim Clapp
jimclapp2002@yahoo.com
10602 W Wheatridge Drive
Sun City, Arizona 85373

From: [Jim Bearden](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 11, 2024 7:01:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jim Bearden
jbearden@ieee.org
77 Long Pond Road
Rochester, New York 14612

From: [Elisha Lee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 11, 2024 4:18:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elisha Lee
trashieco@gmail.com

N/A

N/A , Indiana N/A

From: [Karolyn Beebe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 10, 2024 9:37:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karolyn Beebe
keedo70@gmail.com
220 Merry St
Madison, Wisconsin 53704

From: [Jennifer Roller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 10, 2024 6:43:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jennifer Roller
jennifer.d.roller@gmail.com
1183 North Fieldstone Avenue
Fayetteville, Arkansas 72704

From: [Matthew Borek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 10, 2024 3:21:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Matthew Borek
mborek@mail.com
23418 Blythe St
West Hills, California 91304

From: [James True](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 10, 2024 1:24:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James True
broc.27@hotmail.com
5283 Manila Ave.
Oakland, California 94618

From: [Steven Rosenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 10, 2024 4:03:19 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steven Rosenberg
sunydays33304@gmail.com
1650 George Dieter Drive 223
El Paso, Texas 79936

From: [Francesca Wander](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 7:27:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Francesca Wander
fewander@hotmail.com
360 Caravaggio Cir
Sacramento, California 95835

From: [Jimmie Yonemoto](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 7:21:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jimmie Yonemoto
yonemotojimmie@gmail.com
1206 Leigh Ave. Apt. 1
San Jose , California 95126

From: [Diane Thodos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 2:08:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diane Thodos
dianethodos@mac.com
2668 Orrington
Evanston, Illinois 60201

From: [Rachel Kelley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 1:08:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rachel Kelley
rachelbernota@gmail.com
2916 10th Street
Santa Monica, California 90405

From: [Rachel Kelley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 10:19:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rachel Kelley
rachelbernota@gmail.com
2916 10th Street
Santa Monica, California 90405

From: [Barry Greenhill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 10:14:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barry Greenhill
audreygreenhill@comcast.net
11309 Myrtle Lane
Reston, Virginia 20191

From: [Barry Greenhill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 10:12:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barry Greenhill
greenhillbarry@gmail.com
11309 Myrtle Lane
Reston, Virginia 20191

From: [Dawn Reaume](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 6:33:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Hello!

I live in Livonia, Michigan!

Stop the Capital One / Discover, Mega Merger!

It's not healthy because there won't be enough competition!

Thank you

Dawn Reaume

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dawn Reaume

Dawn Reaume

dawnreaume28@gmail.com

31755 Middleboro St

Livonia, Michigan 48154

From: [Charlotta Ball](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 09, 2024 12:07:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charlotta Ball
mariahball@yahoo.com
237 SE 18th Ave Apt. 202 Apt. 202
Hillsboro, Oregon 97123

From: [Mary Anna Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 08, 2024 2:33:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Anna Thompson
dur3cg@gmail.com
1535 N Franklin #7G
Denver, Colorado 80218

From: [Jimmie Yonemoto](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 08, 2024 1:17:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jimmie Yonemoto
yonemotojimmie@gmail.com
1206 Leigh Ave. Apt. 1
San Jose , California 95126

From: [Mary Anna Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 08, 2024 12:57:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Anna Thompson
dur3cg@gmail.com
1535 N Franklin #7G
Denver, Colorado 80218

From: [Donna Jennings](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 08, 2024 11:08:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Jennings
donna Jennings0904@gmail.com
527 poplar
Osage, Iowa 50451

From: [Paul Eisenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 7:44:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Paul Eisenberg

Paul Eisenberg
eisenber@indiana.edu
6 Upland Road
Baltimore, Maryland 21210

From: [Laura Asher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 7:25:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Laura Asher
llasher@zoomtown.com
6932 Murray Ave.
Cincinnati, Ohio 45227

From: [Lauren K W Bennett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 3:42:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lauren K W Bennett
lauren.k.bennett@icloud.com
18110 W County Line Rd
Midlothian , Virginia 23112

From: [nieshea willis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 3:11:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

nieshea willis
niesheawillis02@gmail.com
6049 Boeing st
new orleans, Louisiana 70126

From: [Marsha Wells](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 11:47:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marsha Wells
marshawells@hotmail.com
110 Twyford Ave
Sistersville, West Virginia 26175

From: [Donna Jennings](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 9:22:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Jennings
donna Jennings0904@gmail.com
627 poplar
Osage, Iowa 50462

From: [Charlotta Ball](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, March 07, 2024 5:04:55 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charlotta Ball
mariahball@yahoo.com
237 SE 18th Ave Apt. 202 Apt. 202
Hillsboro, Oregon 97123

From: [Christopher East](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 10:29:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Christopher East
me@cgeast.com
3211 N 9th St
Tacoma, Washington 98406

From: [Susan Lloyd](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 7:04:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Lloyd
susan7lloyd@gmail.com
142 Park Ave
Contoocook , New Hampshire 03229

From: [Marjory Keenan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 6:34:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marjory Keenan
marjkeenan44@gmail.com
1816 Vine Street
Berkeley, California 94703

From: [Douglas Pierre](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 5:15:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Douglas Pierre
pdougmc@gmail.com
5207 Nodaway Ln
Spring, Texas 77379

From: [THERON JACOBS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 5:12:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

THERON JACOBS
tapehead@gmail.com
5843 altamont drivr
San diego, California 92139

From: [Sarah Yergin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 5:07:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately. Mergers only hurt Consumers and increase profits for the already rich.

Sincerely,

Sarah Yergin
sarah-glen2011@hotmail.com
6218 156th St NW
Gig Harbor, Washington 98332

From: [Debbie Urquhart](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 2:36:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Debbie Urquhart

Debbie Urquhart
debbieurquhart@gmail.com
120 S B St
Grangeville , Idaho 83530

From: [Anna Ramis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 2:33:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anna Ramis
annabellemayripoll518@gmail.com
9383 Rustling Leaf
Columbia, Maryland 21045

From: [Sharon Bookwalter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 10:07:39 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

As a retired teacher living on a modest but adequate fixed income thanks to my late husband's Social Security. I need more options, not fewer, and so do the younger people in this country. This consolidation of banking power moves us closer...backwards...into the age of monopolies.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sharon Bookwalter
zipnada000@gmail.com
1213 W 6th St
Silver City, New Mexico 88061

From: [Jody Berman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 9:12:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jody Berman
bermanjody@gmail.com
630 NW 38th Street
Deerfield Beach, Florida 33064

From: [Kevy Wells](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:54:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kevy Wells
dayriderkevy@gmail.com
627 11th street
Fortmacleod , Alberta T0L1Y0

From: [Rachel Buckner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:53:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rachel Buckner
nypeach24@gmail.com
2242 Robin Dr
Clarksville, Tennessee 37042

From: [Carol Lubkowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:51:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. This kind of consolidation will not serve consumers well.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Consumers would thus be subject to increasing fees, higher interest rates, and other practices.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Lubkowski
carol.lubkowski@gmail.com
2310 Commonwealth Ave. Apt. 2-1
Auburndale, Massachusetts 02466

From: [Janice SolekTefft](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:49:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately. It is time to STOP CORPORATE TAKEOVERS!

Sincerely,

Janice SolekTefft
jst05489@gmail.com
14 Blakey Rd
Underhill, Vermont 05489

From: [Bradley Woodman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:43:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bradley Woodman
bwoodman1@gmail.com
1713 HARRISON ST
Evanston, Illinois 60201-2326

From: [Janice Wheelock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:31:00 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would create the nation's sixth largest bank with a massive impact on the credit card industry.

This mega-merger would lead to further consolidation of power and influence in the lending market, making it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janice Wheelock
wheeloj@gmail.com
212 Potawatomi
Royal Oak, Michigan 48073

From: [Daniel Kunsman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:08:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

This is exactly why antitrust laws were initially put into place, to protect consumers against corporations getting so big as to be a threat to the people's well being. And isn't that why you are in the position you have? To protect The People?

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Daniel Kunsman
dmh29716@sbcglobal.net
2360 E 290th St.
Wickliffe, Ohio 44092

From: [Jane Leiby](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 8:03:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jane Leiby
jmleiby@aol.com
Nyb
Columbus, Ohio 43235

From: [Alisa Penrod](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 06, 2024 7:03:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Alisa Penrod

Alisa Penrod
alisaesp@gmail.com
12440 Flynn Road
Jacksonville, Florida 32223

From: [J Woody](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 11:31:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

J Woody
jmwoo@conncoll.edu
55-2 Beaver Brook Rd.
Lyme, Connecticut 06371-3219

From: [Paul Eisenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 9:32:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Paul Eisenberg

Paul Eisenberg
eisenber@indiana.edu
6 Upland Road
Baltimore, Maryland 21210

From: [Vanessa Vanessa](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 7:53:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vanessa Vanessa
castvanessa@icloud.com
2905 crabapple circle southeast
Conyers, Georgia 30013

From: [Vanessa Vanessa](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 7:52:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vanessa Vanessa
castvanessa@icloud.com
2905 crabapple circle southeast
Conyers, Georgia 30013

From: [Faye Nino](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 7:18:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Faye Nino

Faye Nino
phoenixfeathersinflight@gmail.com
1500 Sweet Apple Street
Winter Garden, Florida 34787

From: [Laura LaVertu](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 7:08:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Laura LaVertu
lelavertu@gmail.com
5901 Mount Eagle Dr
Alexandria, Virginia 22303-2503

From: [Larry Alegre](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 11:39:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Larry Alegre
larryale@gmail.com
932 39th Street
Oakland, California 94608

From: [Claudia Evans](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 11:22:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Claudia Evans
spectatwo@aol.com
111 Kings Chapel Rd
Augusta, Georgia 30907

From: [Heide Fasnacht](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 11:02:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Heide Fasnacht
heidestudio@gmail.com
4 White Street 4A
NY, New York 10013

From: [Alissa Maximo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 7:58:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alissa Maximo
alissahiratamaximo@gmail.com
Avenida Japão
Mogi das Cruzes, 08730330

From: [s_madden](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 6:29:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

s madden
deepseawelldweller@gmail.com
1140 east northwest hwy
Palatine , Illinois 60074

From: [Rosario Sandwl](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 4:22:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rosario Sandwl
rgopezsandel@yahoo.com
8215 Zelzah Avenue
Reseda, California 91335

From: [Benjamin Bingaman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 3:12:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely, Benjamin Bingaman

Benjamin Bingaman
benbenbingaman4@gmail.com
10 Hidden Oaks
Trabuco Canyon, California 92679

From: [Benjamin Bingaman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 3:12:00 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely, Benjamin Bingaman

Benjamin Bingaman
benbenbingaman4@gmail.com
10 Hidden Oaks
Trabuco Canyon, California 92679

From: [Raymond Shaheen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, March 05, 2024 12:35:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Raymond Shaheen
rshaheenmd@gmail.com
172 North Springer Road
Los Altos, California 94024

From: [Dylan E](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 9:08:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dylan E
warhead651@gmail.com
53 Fuller Pl
Irvington , New Jersey 07111

From: [Nicole Dobrowolski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 9:05:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nicole Dobrowolski
skywalker81@email.com
1723 Greenwood St Fl 2
Evanston, Illinois 60201

From: [Carrie Cammack](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 7:19:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carrie Cammack
ccluckylady@mindspring.com
2817 Granville Dr
Sparks, Nevada 89436

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 7:04:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Lauren Fenenbock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 6:32:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lauren Fenenbock
shainablue@gmail.com
519 Mississippi Ave
El Paso, Texas 79902

From: [Patricia Borri](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 5:19:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patricia Borri
patriciaaborri@hotmail.com
3341 Vivian Ct
Wheat Ridge, Colorado 80033

From: [Erica Munn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 5:13:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Erica Munn
ericamunn@hotmail.com
1680 Vine St
Los Angeles, California 90028

From: [Daniel van Kammen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 4:41:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Daniel van Kammen
dpvk2004@yahoo.com
187 Hamilton Ave
Princeton, NJ, New Jersey 08540

From: [Anna Ramis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 3:50:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anna Ramis
annabellemayripoll518@gmail.com
9383 Rustling Leaf
Columbia, Maryland 21045

From: [Rodney Busskohl](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 10:50:06 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rodney Busskohl
oldrod@abbnebraska.com
5009 Quail Run Lane
Blair, Nebraska 68008

From: [David Gardner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, March 04, 2024 7:26:16 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Gardner
gardnerd6@comcast.net
6 Sussex Court
Lake in the Hills, Illinois 60156-6257

From: [Jana Kitzinger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 03, 2024 9:19:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jana Kitzinger
jamajama@live.com
N5252 Elm Rd
Bonduel, Wisconsin 54107-8764

From: [Dan Blakey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 03, 2024 12:39:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dan Blakey
gooddays@sbcglobal.net
5571 Okemos Rd
E. Lansing, Michigan 48823

From: [Patty Buttlere](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 03, 2024 12:27:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patty Buttlere
pjb23@astound.net
23 Autumn Lane
Streamwood, Illinois 60107

From: [Linda Carr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 03, 2024 8:16:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Carr
lcarr34@sw.rr.com
83 Edgewater Drive, Lakeside City, TX 76308
Wichita Falls. TX, Texas 76308

From: [Linda Carr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Sunday, March 03, 2024 8:15:23 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Carr
lcarr34@sw.rr.com
83 Edgewater Drive, Lakeside City, TX 76308
Wichita Falls. TX, Texas 76308

From: [Diana Blanks](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 11:02:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diana Blanks
lopezblanks@cox.net
4867 W Mountain View Dr
San Diego CA, California 92116

From: [Scott Crockett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 10:29:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Scott Crockett
smc320@msn.com
770 Maple St Unit 810
Florence, Oregon 97439

From: [Deb Darke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 10:23:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable, limit competition and reduce banking options for consumers nationwide. A bank that owns a network isn't regulated at all on its own network. And because of that, Capital One, if allowed to buy Discover, can set prices in ways its rivals can't. Capital One's CEO Richard Fairbank made clear that's a key rationale for the deal. After this merger, Capital One will have millions of merchants at its mercy, merchants who will have the choice to either lose customers who want to use Discover, or accept higher fees and more intrusive rules from Capital One. Capital One will gain a funding advantage as a bank and become 'Too Big to Fail' if it acquires Discover. Additionally, Discover is a large issuer of credit cards, and the bigger the credit card issuer, the higher the prices banks tend to charge. If Capital One buys Discover, it'll jump to the number-one largest credit card issuer. But the pricing power it will acquire as the owner of Discover is a core stated reason for the merger.

This deal is not good for the American people. A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deb Darke
nrdc@debdarke.com
16 Willowbrook Lane
Worcester, Massachusetts 01609

From: [Patty Buttlere](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 9:29:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patty Buttlere
pjb23@astound.net
23 Autumn Lane
Streamwood, Illinois 60107

From: [Donna Sharee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 4:46:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Sharee
dsharee@earthlink.net
459 Naples Street
San Francisco, California 94112

From: [edward kalafat](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 2:12:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

edward kalafat
paka156@visn.net
1473 Maple Rd.
Clevelandf Heights, Ohio 44121

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 11:40:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Catherine Spencer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 11:30:54 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Catherine Spencer
cathyspen3619@msn.com
85 Sunflower Rd. Lot # 114
Colorado Springs, Colorado 80907

From: [Sikander Bajwa](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 10:55:47 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sikander Bajwa
sbajwa@crescenthha.com
1519 , Virginia Dr
Ellisville, Missouri 63011

From: [Lisa Strozzi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 10:27:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Keep Discover independent from Bank of America. Discover is the only credit card company that refused to submit their cardmembers information in the absence of judicial oversight. One more reason to say no to credit card industry consolidation, which has already gone too far and gotten too fat.

Sincerely,
Lisa R Strozzi

Lisa Strozzi
lisa@totperf.com
409 Summit Avenue
Fort Washington , Pennsylvania 19034

From: [Dorothy & Charles Lacey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 10:13:23 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

As a customer of both Capital One and Discover, I believe this merger would be moving toward a loss for competition. I am considering closing an account now because one card is being witched for another. The interest rate jumps from 18% to 29%. The new card will be with one of the major companies where I already have a card for less interest. I don't carry a balance but if I did I'd be furious. Do't let this merger go thru. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dorothy & Charles Lacey
dottylacey4@msn.com
4824 SW Moseley Hall Rd
Greenville, Florida 32331

From: [Frank Jerabek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 8:10:11 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a \$35.3 billion deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Frank Jerabek
fjerabek@pobox.com
10501 Lagrima de Oro NE #283
Albuquerque, New Mexico 87111

From: [Julaine Morley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Saturday, March 02, 2024 12:47:00 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Julaine Morley
rayjmo@charter.net
183 Ocean Wayside Lane
Yachats, Oregon 97498

From: [Nancy Leefe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:52:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Leefe
nancyleefe@msn.com
9360 Lime Bay Blvd, Apt. 211
Tamarac, Florida 33321

From: [Fred Suhr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:45:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Fred Suhr
sfred@rgv.rr.com
1952 Zenaida Ave
McAllen, Texas 78504-5625

From: [Regina B.](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:12:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Regina B.
regsbr@earthlink.net
111 15th St
Garden City, New York 11530

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 9:27:25 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 7:38:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Pam Doran](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 6:55:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam Doran
pamshores@msn.com
2516 SE Gosling Lane
Waldport, Oregon 97394

From: [Jered Cargman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 5:25:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jered Cargman
jered@swingin60s.com
PO Box 441
Bisbee, Arizona 85603

From: [Brenda Michaels](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 4:42:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brenda Michaels
brenda@conscioustalk.net
1240 W Sims Way number 361
PORT TOWNSEND, Washington 98368

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 4:37:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
John Anderson

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Paul Lapidus](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 4:30:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Paul Lapidus
plapidus@ebold.com
2995 Rea Ct
Aromas, California 95004

From: [Emanuel Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 2:19:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Emanuel Johnson
emjohnson12@cps.edu
4332 n. Winchester ave.
Chicago, Illinois 60613

From: [Frances Sullivan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 1:13:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Frances Sullivan
frances.sullivan@washoetribe.us
800 Hornet Dr
Gardnerville, Nevada 89460

From: [Robert Rutherford](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 12:45:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Rutherford
drjakekt@sonic.net
831A, University St
Healdsburg, California 95448

From: [Carol Wagner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 11:50:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Wagner
carol@craftedbycarol.com
350 Timber Ridge St NE , Apt 232
Albany, Oregon 97322

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 11:46:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Liz Dean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 11:29:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Liz Dean
rockinglizard@peoplepc.com
330 Heart Springs Rd
Dripping Springs, Texas 78620

From: [Joan Frerichs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 11:29:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joan Frerichs
joan.frerichs@mediacombb.net
3838 Lower Beaver Rd
Des Moines, Iowa 50310

From: [Chloe Brooks-Noriega](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:55:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Chloe Brooks-Noriega
cb3059@mynsu.nova.edu
2100 Nursery Road J-11
Clearwater, Florida 33764

From: [Michael Stella](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:55:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michael Stella
michael-stella@att.net
11 Nassau Lane
Key West, Florida 33040

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:42:39 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:40:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:06:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:04:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:03:30 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 10:01:54 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 9:53:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,
ZaQuane

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 9:40:27 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [kevin markoe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 9:09:48 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

kevin markoe
kevshell8322@att.net
128 cutter dr
watsonville, California 95076

From: [Mary Wilbert](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 8:53:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mary Wilbert
marywilbert@att.net
722 Laprairie
Ferndale, Michigan 48220

From: [Sheila Rosenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 8:43:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Rosenberg
srosenberg@austin.rr.com
3294 Menchaca Rd # 201
Austin, Texas 78704

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 7:54:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Chaunda Counts

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 7:17:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Tom Pearson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 5:14:48 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tom Pearson
murpea@fairpoint.net
Plainfield
Plainfield, Vermont 05667

From: [Deborah Harwood](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 5:14:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Deborah Harwood
deb_harwood@cox.net
3901 E 30th St
Edmond, Oklahoma 73013

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 4:45:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Hill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 3:58:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Hill
johnhill@telus.net
Haro St
vancouver , Missouri 00000

From: [Kris Joslin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 2:43:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kris Joslin
saxman15@hotmail.co.uk
48 Hayward Rd
Bristol, England BS5 9PZ

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 2:02:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Jan Hudanish](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 1:56:24 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jan Hudanish
jhudanish@iglide.net
8833 SW 30th Ave Apt 117
Portland, Oregon 97219

From: [Ann Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 1:33:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ann Kelly
texorcal@msn.com
7080 SW Lola Ln
Tigard, Oregon 97223

From: [Kris Joslin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 1:17:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kris Joslin
saxman15@hotmail.co.uk
48 Hayward Rd
Bristol, England BS5 9PZ

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 12:41:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Friday, March 01, 2024 12:15:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
A Capital One and Discover customer

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:55:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:48:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:46:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:10:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Sam Portelance
A capital one employee

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Patricia Bartels](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:05:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patricia Bartels
patmcmbartels@nyc.rr.com
50 East 10th Street
New York City, New York 10003-6226

From: [John Wills](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:57:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Wills
john.a.wills@acm.org
11032 Acalanes Drive
Oakland, California 94603

From: [Allison Fleck](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:26:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Allison Fleck
af325@cornell.edu
129 COURT ST, PO Box 568
Waltham, Maine 04421

From: [Tim Porter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:41:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tim Porter
karma1110@live.com
6109 N Star Dr
Panama City, Florida 32404

From: [Michelle Yates](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:35:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michelle Yates
edu@uuroc.org
387 Angelus Dr
Irondequoit , New York 14622

From: [M R](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:31:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

M R
gardelito1@msn.com
211 G ST APT 3
SAN RAFAEL, California 94901

From: [Abigail Krempa](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:35:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Abigail Krempa
abi.s@mail.com
11469 Reserve Way
Columbia Station, Ohio 44028

From: [Melony Paulson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:27:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Melony Paulson
melony@silverlightpress.com
21919 Santaquin Dr
Diamond Bar, California 91765

From: [Theresa Blumfelder](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:20:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Theresa Blumfelder
medwomanno@earthlink.net
5121 Tennis Court St.W
Las Vegas, Nevada 89120-1345

From: [Karen Matulina](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:08:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Matulina
kmatulina@comcast.net
8130 A1A South
St Augustine, Florida 32080

From: [Rich Lague](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:00:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rich Lague
physther@peak.org
135 NW 75th St.
Seattle, Washington 98117-3014

From: [Edward Poplawski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:51:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Edward Poplawski
edpop@comcast.net
145 Harding Road
Red Bank, New Jersey 07701

From: [Sally Fitz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:37:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Sally Fitz
tomfitz@bellsouth.net
10095 Erin St
Tulsa, Oklahoma 74137

From: [Carol Gerdeman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:21:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Gerdeman
rgerdeman@toledosnd.org
5900 Davis Road
Whitehouse, Ohio 43571

From: [John Hill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:05:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Hill
johnhill@telus.net
Haro St
vancouver , Missouri 00000

From: [Ron Murrin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:33:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ron Murrin
barkridge520@netzero.net
10171 Middle Grave Creek Rd
Glen Easton, West Virginia 26039

From: [Michael Nguyen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:09:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michael Nguyen
nguyenmd1977@comcast.net
3110 Meadowbrook Dr., Lot 58
Blacksburg , Virginia 24060

From: [Leslie Chartrand](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 4:53:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Leslie Chartrand
leslie@lesliechartrand.com
13023 NE Hwy 99 Ste 7-30
Vancouver, Washington 98686

From: [Janice Ballos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 4:12:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janice Ballos
peteandjanice@sbcglobal.net
2824 Demington Ave
Canton, Ohio 44718-3307

From: [Joanna Buehler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:52:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joanna Buehler
joanna@contractleathers.com
4129 185th Place SE
Issaquah, Washington 98027

From: [Gavin Lawson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:43:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gavin Lawson
glawson@bridgewater.edu
947 Chestnut Dr.
Harrisonburg, Virginia 22801

From: [Beatrice Hernandez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:42:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beatrice Hernandez
bhernandez@wfsisters.org
2785 Beacon Point Circle
Elgin, IL USA, Illinois 60124

From: [Nicolas Humphrey, PhD](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:27:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nicolas Humphrey, PhD
nick.humphrey@snc.edu
2685 Ravine Way, Green Bay WI 54301
Green Bay, Wisconsin 54301

From: [Kimberly Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:26:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kimberly Thompson
k.thompson622@mail.com
4435 Minnehaha Ave
Minneapolis, Minnesota 55406

From: [Karen Matulina](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:59:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Matulina
kmatulina@comcast.net
8130 A1A South
St Augustine, Florida 32080

From: [Moses Carr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:56:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Moses Carr
mfcarr@mit.edu
321 Warren St
WALTHAM, Massachusetts 02453

From: [Michele Hondo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:24:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michele Hondo
michele@danismaui.com
230 S Alu Rd Apt 96793
Wailuku, Hawaii 96793

From: [Arwen Hall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:19:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Arwen Hall
arossi@radford.edu
1474 Bear Springs Road
Pearisburg, Virginia 24134

From: [Ellen Parker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:08:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ellen Parker
parkerellen@charter.net
5708 Pheasant Ln
La Crosse, Wisconsin 54601

From: [Meher Desai](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:04:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Meher Desai
mcdesai@comcast.net
34 TRAILRIDGE CT
POTOMAC, Maryland 20854

From: [Chloe Key](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:53:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Chloe Key
chloe@creativenow.com
14328 48th Ave S
Tukwila , Washington 98168

From: [Donna Janke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:46:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Janke
djjanke12@att.net
20487, Albury Drive
Port Charlotte , Florida 33952

From: [Christian Reyes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:37:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Christian Reyes
reyes_909@msn.com
12361 Falcon Ln
Moreno Valley, California 92555

From: [David Hinkes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:31:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Hinkes
merlindave@usa.com
845 Breckinridge Court
New Hope, Pennsylvania 18938-9538

From: [Jacquelyn Coven](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:29:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jacquelyn Coven
jcoven@iu.edu
516 Camden Court
Valparaiso, Indiana 46385

From: [NANCY TATE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:18:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

NANCY TATE
lepoco@fast.net
PO Box 344
Riegelsville, Pennsylvania 18077

From: [Richard Pihlgren](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:49:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Pihlgren
rpihlgren@nyc.rr.com
1577. York. Avenue
New York, New York 10028

From: [Mrs. Susan & Mr. Peter Risser](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:23:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mrs. Susan & Mr. Peter Risser
srisser@rockisland.com
1822 WOLD RD
FRIDAY HARBOR, Washington 98250

From: [Richard Peterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:07:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Peterson
cornytunes@att.net
735 York Ct
Northbrook, Illinois 60062

From: [John Taylor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:02:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Taylor
jthiker@msn.com
4305 S. 7th W.
Missoula, Montana 59804

From: [Jeffrey Hemenez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:48:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeffrey Hemenez
jh2897@att.com
2600 Camino Ramon
San Ramon, California 94583

From: [Lisa Sherman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:30:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Lisa Sherman
lisa.sherman@usi.com
10259 Allen Rd
East Concord, New York 14055

From: [Wayne Harris](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:22:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wayne Harris
wharri11@tampabay.rr.com
49th Ave E
Bradenton, Florida 34203

From: [Gerald D. Gonyea](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:07:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gerald D. Gonyea
jgon48@bellsouth.net
1001 Ash Drive
Greenbrier, Tennessee 37073

From: [Mollie Schierman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:06:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mollie Schierman
mollie.schierman@co.anoka.mn.us
4146 Zenith Avenue North
Robbinsdale, Minnesota 55422-1524

From: [Phil Shephard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:05:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Phil Shephard
philshephard@live.com
625 Three Creeks Dr
Bertram, Texas 78605

From: [kimberly_pettit](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:01:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

kimberly pettit
info@dreamkeeperinn.com
191 s 200 E
Moab, Utah 84532

From: [George \(Jorge\) Sorger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 11:00:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George (Jorge) Sorger
sorger@mcmaster.ca
217-411 MacKay street
ottawa, Ontario K1M 2K5

From: [Mary Bunting](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:41:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Bunting
mcb5883@comcast.net
6506 Darnall Rd
Baltimore, Maryland 21204

From: [Clifford Manwiller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:25:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Clifford Manwiller
cman@amerytel.net
1644 60th St
Turtle Lake, Wisconsin 54889-9131

From: [Mary Cooney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:22:26 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Cooney
m2549@new.rr.com
1231 10th Ave.
Green Bay, Wisconsin 54304

From: [Doreen McCammon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:21:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Doreen McCammon
wood@superaje.com
14330 Quaker Hill Crossroad
Nevada City, California 95959

From: [Karen Peterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:18:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Peterson
karenp735@att.net
735 York Ct.
Northbrook, Illinois 60062

From: [JUNE NELSON](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 10:05:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JUNE NELSON
jknelson@cinci.rr.com
3735 Kehr Rd
OXFORD, Ohio 45056

From: [Matt Murdock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:59:06 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Matt Murdock
tempnick@live.com
615 kains ave
berkeley, California 94706

From: [Anne Boschert](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:49:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anne Boschert
anne.boschert@calpers.ca.gov
722 Hartnell Place
Sacramento, California 95825-6621

From: [Marcia Minsky](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:25:54 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marcia Minsky
mminsky@cinci.rr.com
424 Sugar Maple Lane
Cincinnati, Ohio 45246

From: [David Curtis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:16:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Curtis
dwcourt@charter.net
10 Southwicke Ct
Arden, North Carolina 28704

From: [Kurt Kiebler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 9:00:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kurt Kiebler
kkiebler@andeslibre.zzn.com
9816 Outlook Dr
Overland Park, Kansas 66207-2851

From: [Richard Parish](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:50:21 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Parish
richardparish@natcal.com
25w611 durfee rd
wheaton, Illinois 60189

From: [Bushra Qureshi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:43:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bushra Qureshi
qureshib@videotron.ca
4850 Cote St.Luc Road, #18
Montreal, Quebec H3W 2H2

From: [Marc Imlay](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:17:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marc Imlay
marc.imlay@mdsierra.org
2321 Woodberry Dr
Bryans Road, Maryland 20616

From: [Joshua Socha](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:14:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joshua Socha
josh.socha@windstream.net
1319 Tahoe Valley Lane
Sugar Land, Texas 77479

From: [gary holm](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 8:04:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

gary holm
gary.holm@ge.com
2015 e yukon st
tampa, Florida 33604

From: [Lary McKee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:59:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

I AM TELLING THE Federal Reserve: BLOCK the Capital One/Discover merger NOW! I STRONGLY FEEL that this merger would be terrible!! PLEASE! Thank You...

Lary McKee
jack@larymckee.com
850 MESQUITE LN NE
GERVAIS, Oregon 97026

From: [David Peha](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:49:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Peha
quest447@comcast.net
500 W Olympic Pl Apt 301
Seattle, Washington 98119-3650

From: [Ambre Armstrong](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:39:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ambre Armstrong
aar229@uky.edu
430 Redding Rd
Lexington, Kentucky 40517

From: [Angela Hoehne](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:33:11 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Angela Hoehne
angie.hoehne@online.de
Bahnweg 4
Taufkirchen/ Vils, Bayern 84416

From: [Dorothea Leicher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:09:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Dorothea Leicher
dleicher@dleicher.com
1174 Snedekerville Rd.
Columbia Crossroads , Pennsylvania 16914

From: [Richard Lamb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 7:02:18 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Lamb
rlamb2@comcast.net
4259 W Broadway Ave.
Robbinsdale, Minnesota 55422-1266

From: [Karen Deckel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:59:48 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Deckel
kdeckel@maritime.edu
31 Chippewa Drive
Buzzards Bay, Massachusetts 02532-4426

From: [Didi Magnin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:42:19 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Didi Magnin
didi-magnin2@bluewin.ch
Chemin du Gibloux 29
Bulle, Canton de Fribourg 1630

From: [Nancy Rivers](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:38:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nancy Rivers
mdgiantfan@comcast.net
5322 Eliots Oak Rd
Columbia, Maryland 21044

From: [Gary Raymond](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:26:36 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gary Raymond
grraymond@earthlink.net
2406 sirius St.
Thousand Oaks, California 91360

From: [Mary Thorpe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:23:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Thorpe
mary14889@frontiernet.com
1220 Langford Creek Road
Van Etten, New York 14889

From: [Barbara Addis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:05:46 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Addis
baddis@aladdnet.com
10200 Ivy Hollow Dr
Knoxville, Tennessee 37931

From: [Eric Robinson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 6:01:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Eric Robinson

Eric Robinson
black-rose@mindspring.com
1160 Jefferson Ave, Apt. 1
Memphis, Tennessee 38104

From: [Karen Reichensperger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:53:16 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Reichensperger
klmncic@frontiernet.net
1199 Minnesota Blvd
Ely, Minnesota 55731

From: [Alan Hollister](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:53:11 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Alan Hollister
asrnh@juno.com
4303 Swarthmore Road
Durham, North Carolina 27707-5391

From: [Jenny Cook](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:43:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jenny Cook
jenny@kyso.com
1009 E capitol expy #509
San Jose, California 95121

From: [John Evrard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:40:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Evrard
jmevrard@roadrunner.com
304 N Roundtree Drive
Cocoa, Florida 32926

From: [Isobel Cosgrove](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:15:11 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Isobel Cosgrove
info@acuherblondon.com
35b Dartmouth Park Ave
London, England NW5 1JL

From: [Richard And Kim Rendigs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:13:37 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard And Kim Rendigs
rickim2@comcast.net
70 Davis Rd
Falmouth, Massachusetts 02540-2813

From: [George Snipes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:04:36 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George Snipes
gscrooge@bluetiehome.com
6934 Southeast 45th Avenue
Portland, Oregon 97206

From: [Jeanette Adami](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 4:46:53 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeanette Adami
jinyfordd@comcast.net
Woodbine Circle
West Bloomfield, Michigan 48323

From: [Robert Halsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 4:32:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Halsey
bob.halsey@cox.net
8627 Ordinary Way
Annandale, Virginia 22003-4432

From: [Patrick Ramsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 3:14:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrick Ramsey
pat@pataeronautics.com
817 Alameda Road NW
Albuquerque, New Mexico 87114-2001

From: [Beverly Cartwright](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:55:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beverly Cartwright
imabev@msn.com
312 New Hampshire Way
Placentia, California 92870

From: [Staci Tefertiller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:51:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Staci Tefertiller
seaturtle9999@live.com
3651 N Rancho Dr Apt 113
Las Vegas, Nevada 89130-3132

From: [Lynette Bech](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:45:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynette Bech
dbeck@bellsouth.net
23588 highway 430
franklinton, Louisiana 70438

From: [Linda Mullinax](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:45:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Mullinax
thefarm@windstream.net
459 Moody Branch Way
Dalton, Georgia 30721

From: [Scott Nelson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:24:19 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Scott Nelson
play@kiteisland.com
P.O. Box 1075
Bethel Island, California 94511

From: [Sonia Baker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:13:19 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sonia Baker
sonia0427@msn.com
3800 Pana Vista Dr
Bellingham, Washington 98226

From: [Barbara Thomborson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 2:11:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Thomborson
bt@bt.gen.nz
3199 Humboldt Ave. So.
Minneapolis, Minnesota 55408

From: [Janet Tyler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:56:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Tyler
jltyler@charter.net
4009 Vista Place
Pasco, Washington 99301-9551

From: [Andrew Kurzweil](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:51:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Andrew Kurzweil
ackurz@optonline.net
2343 E 18 St
Brooklyn, New York 11229

From: [Jessica Krakowj](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:45:43 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jessica Krakowj
konradj@sonic.net
62 Joost Ave
San Francisco, California 94131

From: [Carolyn Spier](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:40:43 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carolyn Spier
c.spier@att.net
po box 1029
Weimar, California 95736

From: [Klaus Steinbrecher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:40:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Klaus Steinbrecher
kps@ksteinbrecher.com
3658 Mighty Oak St
Rotenburg an der Fulda, New Mexico 87710

From: [Evelyn Griffin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:26:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Evelyn Griffin
egriffin@wyoming.com
330 E. Pavillion Road
Pavillion, Wyoming 82523

From: [Mary Robertson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:26:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Robertson
mrobertson.gordon@greenisp.co.uk
38 Homersham
Canterbury, England CT1 3RG

From: [Beti Webb Trauth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:25:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beti Webb Trauth
lightpow@arcatanet.com
2324 Harris Street
Eureka, California 95503

From: [TIM HARRIS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:24:46 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

PLEASE block the Capital One/Discover merger now!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

TIM HARRIS
tharris@allophone.com
1200 Berkshire Ct Apt 202
Lincoln, Nebraska 68505

From: [Jody Mahnken](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 1:22:18 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jody Mahnken
mahnkenj@juno.com
4140 Oxbow Way
Boise, Idaho 83713

From: [Mary D'Errico](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:50:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mary D'Errico
mderr295@sc.rr.com
20 Bear Creek Loop
Murrells Inlet, South Carolina 29576

From: [Clinton Keaton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:31:15 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Clinton Keaton
clintonkeaton@bellsouth.net
7409 Rue Louis Phillippe
Marrero , Louisiana 70072

From: [Shoshanah Stone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:21:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Shoshanah Stone
shanah.stone@gci.net
2425 Marian Bay Cir
Anchorage , Alaska 99515

From: [Cree Maxson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:19:30 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Cree Maxson

Cree Maxson
lacaridad@nyc.rr.com
44 7th Avenue
Brooklyn, New York 11217

From: [Pauline Erera](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:18:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Pauline Erera
erera@uw.edu
2114 N 65th St
Seattle, Washington 98103

From: [Patrice Wallace](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 12:04:18 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrice Wallace
patricewallace@cruzio.com
5498 Coast Road, Apt #3
Santa Cruz, California 95060

From: [Robert Lutman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:52:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Lutman
boblwoodedacres@copper.net
4920 Samaria Rd
Ottawa Lake, Michigan 49267

From: [Doris Hayes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:41:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Doris Hayes
hayesd@ec.rr.com
302 Bobbys Drive
Newport , North Carolina 28570

From: [David Anderson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:33:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Anderson
davidwnl@suddenlink.net
306 East Georgia St.
Ozark, Missouri 65721

From: [Dean Griswold](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:26:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dean Griswold
griswomd@ix.netcom.com
8784 Mohawk Way
Fair Oaks, California 95628

From: [Nina Gallardo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:24:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nina Gallardo
luckystar82@att.net
907 E. Palm Drive
Colton, California 92324

From: [Steven Black](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:24:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steven Black
zzblac@cox.net
3324 SW Burlingame Rd
Topeka , Kansas 66611

From: [Chris Striegel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:23:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Chris Striegel
chrisx@thisishardcorefest.com
1847 Hoffman st
Philadelphia, Pennsylvania 19145

From: [Roberta Schear](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:22:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Roberta Schear
bschear@sonic.net
5460, Carlton
Oakland, California 94618

From: [Kristy Lindberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:58:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kristy Lindberg
keithandkristy@charter.net
597 Chancellor Dr
Edwardsville , Illinois 62025

From: [Donald Lathrop](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:57:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donald Lathrop
dlathrop@berkshirecc.edu
10 Dean Hill Rd
Canaan, New York 12029

From: [David A Lawrence](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:52:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David A Lawrence
dalaw42@optonline.net
51 Davenport Ave
Morris Plains, New Jersey 07950

From: [Valarie Little](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:46:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Valarie Little
thora330@northstate.net
138 Thora Dr.
Jamestown, North Carolina 27282

From: [PAUL BLACKBURN](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:45:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

PAUL BLACKBURN
paulblackburn@msn.com
2563 Kensington Way
Elizabethtown, Kentucky 42701

From: [Janet Prince](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:39:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Prince
jmjp@grumpybear.com
15 Beverlee Drive
Nashua, New Hampshire 03064

From: [Beverly Heppler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:39:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beverly Heppler
bjheppler@bellsouth.net
16045 Fairway Circle
Weston, Florida 33326

From: [Fayette Krause](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:35:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Fayette Krause
fkrause@olympus.net
2315 Madrona St.,
pt townsend, Washington 98368

From: [Susan McRae](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:34:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Susan McRae
smcrae@earthlink.net
1231 Miller Ave NE
Olympia, Washington 98506

From: [Carol McWhirter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:32:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol McWhirter
invester@gtmc.net
480 W Rosedale Rd
Doniphan, Nebraska 68832

From: [Gerry Hoots Hoots](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:29:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gerry Hoots Hoots
ghoots@triad.rr.com
null
WINSTON SALEM, North Carolina 27104

From: [Jennifer McGrath](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:28:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jennifer McGrath
jennmcgrath@uri.edu
254 Middle St
Pawtucket , Rhode Island 02860

From: [Colleen Shetland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:27:43 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Colleen Shetland
mcshetland@earthlink.net
6 Wilson Dr
Marcellus, New York 13108

From: [STEPHEN HYK](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:26:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely, 02-28-2024.

STEPHEN HYK
srhyksd@rap.midco.net
3310 IVY AVE
RAPID CITY, SD., South Dakota 57701

From: [Julian Cole](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:17:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Julian Cole
jcole@jcsolutions.org
1745 Wedgewood Common
Concord , Massachusetts 01742

From: [Donald Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:17:25 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Donald Johnson
djohnson210@triad.rr.com
210 Harmon Ct
Winston-Salem, North Carolina 27106

From: [Eric Nichandros](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:16:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Eric Nichandros
ericnich@sbcglobal.net
17426 Columbia Drive
Castro Valley, California 94552

From: [Michael and Marjory Prescher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:14:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael and Marjory Prescher
4mps@uniontel.net
306 W North Street
Plainfield , Wisconsin 54966

From: [elden & barbara parchim](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:12:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

elden & barbara parchim
bozeman6@frontiernet.net
331 Mona Way
Cave Junction, Oregon 97523

From: [Shoshanah Stone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:12:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Shoshanah Stone
shanah.stone@gci.net
2425 Marian Bay Cir
Anchorage , Alaska 99515

From: [Jeanine Weber](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:11:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeanine Weber
weberjea@aquinas.edu
2650 Ridgescroft Dr SE
Grand Rapids , Michigan 49546

From: [Beverly Cartwright](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:03:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Beverly Cartwright
imabev@msn.com
312 New Hampshire Way
Placentia, California 92870

From: [Ralph Hendrickson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:01:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ralph Hendrickson
write-maui@hawaii.rr.com
P.O. Box 331
Kihei, Hawaii 96753

From: [Alyce Fritch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:59:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alyce Fritch
alycej@uw.edu
2160 N.E. 100th Street
SEATTLE, Washington 98125

From: [Paula Oye](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:59:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Paula Oye
paula@torcroft.com
1020 Bumbletown Road
Allouez, Michigan 49805

From: [Thomas Kuspiel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:50:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Thomas Kuspiel
darkwoods1@netzero.com
239 West Cheryl Lane
Palatine , Illinois 60067

From: [Judith Ellenburg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:47:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Ellenburg
jellenbu@mtholyoke.edu
20 Bayon Drive
South Hadley, Massachusetts 01075

From: [Kevin O'Rourke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:27:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kevin O'Rourke
korourke@twcny.rr.com
1822 State Route 69, Camden, NY, USA
Camden, New York 13316

From: [John Curtiss](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:25:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Curtiss
jcflagship@ca.rr.com
3956 Inglewood Blvd #4
Los Angeles, California 90066

From: [Wayne Brown](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:21:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wayne Brown
oceans.bw@comcast.net
38 Orchard Street
Dedham, Massachusetts 02026

From: [Pat McDonald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:20:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pat McDonald
patmcdonald@cfl.rr.com
2348 Summerfield Rd
Winter Park, Florida 32792

From: [Jack Holmes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:16:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jack Holmes
jholmeshumanist@live.com
3215 N Humboldt Blvd
Milwaukee, Wisconsin 53212 2251

From: [Arleen Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:12:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Arleen Johnson
djre2@juno.com
3439 71st St.
Jackson Heights, New York 11372

From: [Jeanne Stancil](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:10:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeanne Stancil
jstancil@nc.rr.com
5301 Norman Place
Raleigh, North Carolina 27606

From: [Patricia Ritter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:09:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patricia Ritter
pritter@ucla.edu
Stern Ave, 4276
Sherman Oaks, California 91423

From: [LaRee Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:05:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

LaRee Johnson
laree@lareejohnson.com
1193 Harrison Ave
Astoria, Oregon 97103

From: [Elinor Nosker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:01:30 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Elinor Nosker
rnosker@hvc.rr.com
84 Montgomery St.
Saugerties, New York 12477

From: [Amy Scarpinato](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:00:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Amy Scarpinato
ascarpy@nycap.rr.com
1120 Darby Hill Road,
Delanson, New York 12053

From: [Donna Loren](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:59:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donna Loren
dl@donnaloren.net
2178 W Highway 80
Bisbee, Arizona 85603-6004

From: [Joseph Corbett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:53:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Joseph Corbett
asclepios@sbcglobal.net
1151 Putnam Pike
Chepachet, Rhode Island 02814-1112

From: [Alan Schwartz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:52:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Alan Schwartz
aschwartz.news@bbti.us
1529 Reliez Valley Rd.
Lafayette, California 94549

From: [James Richards](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:49:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Richards
sebastian656@msn.com
5771 Railroad Rd
Germansville, Pennsylvania 18053

From: [Nelly Case](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:47:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nelly Case
casenm@potdam.edu
26 Timber Ridge Rd.
Los Alamos, New Mexico 87544

From: [Richard Pihlgren](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:47:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Pihlgren
rpihlgren@nyc.rr.com
1577. York. Avenue
New York, New York 10028

From: [Martha Booz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:45:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Martha Booz
mlbooz@calnatives.com
3823 Valley Lane
El Sobrante, California 94803

From: [Stacey Lowe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:44:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stacey Lowe
slowe@swopds.org
1025 Augustine Ave.
Coos Bay, Oregon 97420

From: [George Muller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:43:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George Muller
burpingbedpost@myfairpoint.net
120 Portland St.
South Berwick, Maine 03908

From: [Donald Seeger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:42:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donald Seeger
donemilyseeger@att.net
204 Southwood Terrace
Louisville, Kentucky 40214

From: [Thomas Tizard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:32:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Tizard
tizard8@hawaii.rr.com
564 Uluhala St,
Kailua, Hawaii 96734-4415

From: [Irene Deutsch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:31:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Irene Deutsch
ideut8@comcast.net
2711 41st Ave
San Francisco, California 94116

From: [David Childs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:31:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Childs
davidwc50@cox.net
4326 35th Street
San Diego, California 92104

From: [Laura Tennen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:29:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Laura Tennen
ten@theriver.com
6890 East Sunrise Drive
Tucson, Arizona 85750

From: [Bill Kingston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:28:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bill Kingston
dc9guy@comcast.net
81 MAINMAST CIRCLE, PO BOX 555
New Castle, New Hampshire 03854

From: [Rehana Huq](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:27:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rehana Huq
rh24@cornell.edu
200 Comstock Road
Ithaca, New York 14850

From: [Ken Hales](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:26:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ken Hales
kenhales115@msn.com
A-21 Prairie Oasis Trailer Court
Moose Jaw, Saskatchewan S6J 1C6

From: [F. Carlene Reuscher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:23:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

F. Carlene Reuscher
carlene-r@roadrunner.com
1866 Klinglet Court
Costa Mesa, California 92626-4840

From: [Jane Becker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:21:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jane Becker
janeb@thedome.org
802 E. 10th St
Ferdinand IN, Indiana 47532-9239

From: [Meagan Black](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:20:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Meagan Black
MeaganBlack@cmail.carleton.ca
3692 w 27th ave
UBC-Point Grey, British Columbia v6s1r2

From: [Mary Jane DelMastro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:20:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Jane DelMastro
rdelmast@rochester.rr.com
2177 Baird Road
Penfield, New York 14526-2421

From: [William Solomon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:19:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

William Solomon
sunguy@localnet.com
4342634485
Shipman, Virginia 22971

From: [Connie Hupperts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:19:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Connie Hupperts
hupp37@cox.net
10209 N. 97th Ave
Peoria Ave, Arizona 85345

From: [Nancy Maloney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:19:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Maloney
nmaloney@nconnect.net
1880 Old Cc
Hartford, Wisconsin 53027

From: [Lynn Locher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:19:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynn Locher
lelocher@comcast.net
82 Zacate Pl
Fremont, California 94539

From: [v c](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:16:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

v c
vclement00@comcast.net
1505 Girard SE
Albuquerque, New Mexico 87106

From: [Kathryn Gingerich](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:15:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kathryn Gingerich
katyjane@msn.com
6478 NE 135th Pl
Kirkland, Washington 98034

From: [Charlie Burns](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:13:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Charlie Burns
charlie@envsite.com
29 vanburen ave, H-6
Norwalk, Connecticut 06850

From: [Bobbie Parker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:11:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bobbie Parker
parker4912@mediacombb.net
4912, Douglas Avenue
Des Moines, Iowa 50310-2736

From: [Jeff Mac Donald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:10:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jeff Mac Donald
jmacdonald18@roadrunner.com
55 Page St
Brownville, Maine 04414

From: [Jeffrey Snelson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:06:54 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jeff Snelson

Jeffrey Snelson
t2.72011a@comcast.net
93 Augusta Avenue
Grottoes, Virginia 24441-2508

From: [Lauren Garner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:06:45 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lauren Garner
av8259@wayne.edu
15879 Edmore Dr
Detroit, Michigan 48205

From: [Fred Evans](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:06:20 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Fred Evans
evansf@duq.edu
515 Hastings St
Pittsburgh, Pennsylvania 15206

From: [Angie Dixon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:03:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Angie Dixon
angied@whidbey.com
6949 Humphrey Rd
Clinton, Washington 98236

From: [Duane Greene](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 8:01:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Duane Greene
quest186@juno.com
65-62 Saunders Street
Queens, New York 11374-4253

From: [Will Eichert](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:59:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Will Eichert
will.e@comcast.net
P.O. Box 942
Occidental, California 95465

From: [Jerome Geffner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:55:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jerome Geffner
piscestail@sbcglobal.net
7141 Pinehaven Rd.
Oakland, California 94611-1214

From: [Karol Olkowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:47:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Karol Olkowski
wpos2@adelphia.net
394 Baynes St
Buffalo, New York 14213

From: [James Eversole](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:47:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

James Eversole
jdeversole@earthlink.net
90 Karen Ct
Vallejo, California 94590

From: [Rita Gnap](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:45:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rita Gnap
ritagnap@cox.net
540 N 54th St
Mesa, Arizona 85205

From: [John Bator](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:45:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Bator

John Bator
Jbushman56@charter.net
56 Phelps Street
Easthampton, Massachusetts 01027

From: [Michael Lindsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:41:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Lindsey
mlindsey@urbacad.org
1425 SW 19th Dr
Gresham, Oregon 97080-9652

From: [Tanya Stanislav](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:40:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tanya Stanislav
tanyats@cox.net
7860 WOOLWORTH AVE
Omaha, Nebraska 68124-1458

From: [Elizabeth Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:40:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Johnson
libbo@comcast.net
POB 707
Stevenson, Washington 98648

From: [Barbara Burke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:39:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Burke
bbconsultant@bluetiehome.com
P. O. Box 1143, 175 H Street
Crescent City, CA, California 95531-1143

From: [Vickie Hensley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:39:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vickie Hensley
mustangsally84@live.com
105 Poplar St
Berea, Kentucky 40403

From: [Pamela Yates](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:37:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pamela Yates
yates890@comcast.net
890 NW 6th St
Gresham, Oregon 97030

From: [Ron Murrin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:37:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ron Murrin
barkridge135@netzero.net
10171 Middle Grave Creek Road
Glen Easton, West Virginia 26039

From: [Brigitte Genest](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:35:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brigitte Genest
brigitte.genest@csn.qc.ca
119, rue De Rotterdam
Laval, Quebec H7M 1M1

From: [Roger Corpolongo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:33:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Roger Corpolongo
rcorpolongo@comcast.net
32658 Winona St.
Westland, Michigan 48185

From: [Alan Berg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:33:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alan Berg
bergmanor@comcast.net
26 Anne Way
Brewster, Massachusetts 02631-1756

From: [Linda Bolduan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:33:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Bolduan
lindabolduan@comcast.net
1700 S SKYLAND DR
LAKE OSWEGO, Oregon 97034

From: [Jan Gardner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:32:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jan Gardner
janguardner3@cox.net
3 Ponderosa, Lane
Rolling Hills Est, California 90274

From: [Marlene Counts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:30:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marlene Counts
marlenecounts@sbcglobal.net
14583 Robert I Walker Blvd
Austin, Texas 78728

From: [Sarah Habel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:24:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sarah Habel
haybull3@msn.com
8119 Lakeridge Dr SE
Lacey, Washington 98503

From: [Didi Magnin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:24:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Didi Magnin
didi-magnin@bluewin.ch
ch du Gibloux 29
Bulle, Canton de Fribourg 1630

From: [Eric Gaskill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:23:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eric Gaskill
bobathing@msn.com
322 Locust Ave
Milmay, New Jersey 08340

From: [Liz Field](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:23:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Liz Field
ejefield16@comcast.net
Windingwood Lane
Acton, Massachusetts 01720

From: [Susan Vogt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:22:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Vogt
bias@alaska.net
269 Bias Dr E, #B
Steele Creek, Alaska 99712

From: [Jesse Gillman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:21:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jesse Gillman
JesseGillman@msn.com
15811 SE 43rd place
Bellevue, WA , Washington 98006

From: [Nora Wesley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:20:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nora Wesley
nora_wes@att.net
661 Oxford Oaks Ln
Oxford, Michigan 48371

From: [Jan Salas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:19:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jan Salas
jancsalas4@att.net
610 14TH AVE APT 6
Santa Cruz, California 95062

From: [Joseph Drapac](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:18:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joseph Drapac
jgdrapac@mail.com
4822 Cherry St
Griffith, Indiana 46319

From: [Leigh Evans](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:18:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Leigh Evans
leigh@thisiswhatwedid.org
5255 NE Cleveland Ave
Portland, Oregon 97211

From: [Judith Antin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:16:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Judith Antin
judith@cabodevelopmentgroup.com
2934 1/2 N Beverly Glen Circle, Ste 328
Los Angeles, California 90077

From: [Heather Roberts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:14:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Heather Roberts
hroberts63@juno.com
5717 Radford Loop
Fairburn, Georgia 30213

From: [B.R. Lemonik](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:10:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

B.R. Lemonik
pfaw@eeyore18.info
240 Peekskill Road
Mahopac, New York 10541

From: [Neil Harrington](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:07:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Neil Harrington
harrington2525@live.com
18304 Docksey
Northville, Michigan 48168

From: [O Lewis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:06:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

O Lewis
ovl@worldnet.att.net
Po box 881075
Los Angeles, California 90009

From: [Donald Taylor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:06:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donald Taylor
cplii@sbcglobal.net
8736 Bluff Lane
Fair Oaks, California 95628-6411

From: [Bonnie Hearthstone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:04:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bonnie Hearthstone
bhearts@middlebury.edu
8 Country Commons
Vergennes, Vermont 05491

From: [Kathy Blackburn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:03:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathy Blackburn
kblackbn@austin.rr.com
11819 Pavilion Blvd Apt 112
Austin, Texas 78759

From: [Linda Robb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:02:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Robb
lrobb@houseofbrokers.com
1807 Brandeis Ct
Columbia , Missouri 65203

From: [Stephen Kozlowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:02:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stephen Kozlowski
mstman@msn.com
43458 Brewster Ct
Temecula , California 92592

From: [Robin McFall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:59:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robin McFall
rlmcfall@live.com
1998 frampton
hermitage, Pennsylvania 16148

From: [Pam Fletcher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:59:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam Fletcher
pfletcher7@peoplepc.com
4880 Whiteaker St.
Eugene, Oregon 97405

From: [William Hughes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:59:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William F. Hughes
Hailey, Idaho

William Hughes
wilfrahug@cox.net
P.O. Box 2651
Hailey, Idaho 83333

From: [Claire Yurdin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:58:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Claire Yurdin
claire@larryandclaire.com
15525 6th Ave SW Apt 7,
Burien, Washington 98166

From: [Susan Mackle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:57:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Mackle
marsumac@roadrunner.com
165 Division Street, Great Barrington, MA 01230
Great Barrington, Massachusetts 01230

From: [Diana Bohn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:55:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diana Bohn
nicca@igc.org
618 San Luis Rd
Berkeley, California 94707-1726

From: [Eric Ross](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:54:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eric Ross
redwine5@earthlink.net
40934 Hwy 228
Sweet Home, Oregon 97386

From: [Dennis Fritzing](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:54:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dennis Fritzing
dennis_fritzing@haas.berkeley.edu
2412 Atherton Street, #5
BERKELEY, California 94704

From: [Gail Tephabock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:53:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gail Tephabock
allengail629@charter.net
422 Eastley Court
Kingsport, Tennessee 37660

From: [Joan Grossman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:51:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joan Grossman
jcg8874@msn.com
91 Mountainview Drive
Pittsfield, Massachusetts 01201

From: [nancy king](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:50:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Nancy King

nancy king
nanking1224@earthlink.net
1224 Vallecita Drive
Santa Fe, New Mexico 87501

From: [Patrick Callaghan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:48:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrick Callaghan
pjcal@cogeco.ca
201-422 Barrie Street
Kingston, Ontario K7K 3T9

From: [Irene O'Neill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:48:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Irene O'Neill
info@awakeningsproject.org
303 E. National St.
West Chicago, Illinois 60185

From: [JOHN+Shirley Valney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:48:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

JOHN+Shirley Valney
shirlejnhohn@charter.net
295 Hillcrest Drive, Reno, NV 89509
Reno, NV, Nevada 89509

From: [Michele Nihipali](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:47:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michele Nihipali
nihipalim001@hawaii.rr.com
54-074 Kamehemeha Hwy. #A
Hauula, Hawaii 96717-9647

From: [Edythe Ann Quinn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:47:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Edythe Ann Quinn
quinne@hartwick.edu
903 County Hwy 3
Unadilla, New York 13849-2151

From: [K E Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:47:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

K E Miller
miller5494@sbcglobal.net
Shore Dr
Martinsville, Indiana 46151

From: [Gerhard Weinberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:46:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Gerhard Weinberg
gweinber@email.unc.edu
1416 MOUNT WILLING RD
Efland, North Carolina 27243

From: [Sandra Cobb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:46:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Corporate greed running wild with this merger.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Sandra Cobb
smcobb@beechmere.com
3880 Ellendale Road
Chagrin Falls, Ohio 44022

From: [Nancy Boyce](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:45:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Boyce
nancy_marinlink@comcast.net
1001 E Marine View Dr
Everett, Washington 98201

From: [Lincoln Blake](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:44:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lincoln Blake
blakeli@earlham.edu
2030 Chester Blvd
Richmond, Indiana 47374

From: [bonnie mclean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:44:03 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

bonnie mclean
spiritgate@att.net
2319 N. 15th Ave.
Pensacola, Florida 32503

From: [Keith Emery](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:43:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Keith Emery
kemery@surf-ici.com
1101 N. Leland Ave.
Indianapolis, Indiana 46219

From: [Charlene Kerchevall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:42:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Charlene Kerchevall
ramblin@cox.net
533 South Nevada Street
Oceanside, California 92054

From: [Chris Caron](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:39:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Chris Caron
ccaron@ariainc.com
2516 Silver Creek Dr
Franklin Park, Illinois 60131

From: [Dennis Turechek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:39:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dennis Turechek
turechdl@oneonta.edu
392 Hathaway Road
Otego, New York 13825-2276

From: [Nancy Tanzi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:39:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Nancy Tanzi
ntanzi1@optonline.net
7A Runyon Ave
Edison, New Jersey 08817

From: [Marion Barry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:38:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marion Barry
callersmom@ncbb.net
9696 Junewood Ln
Loomis, California 95650

From: [SHARON TEAGARDEN](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:38:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

SHARON TEAGARDEN
steagarden@live.com
1126 Comanche Way
Boulder City, Nevada 89005

From: [Nora Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:38:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nora Johnson
ndkits@nemont.net
4005 3rd Ave East
Williston , North Dakota 58801

From: [Theresa Yandell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:36:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Theresa Yandell
terry.yandell@gte.net
3737 Mariana Way
Santa Barbara , California 93105

From: [Wendy Larson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:35:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wendy Larson
walarson1959@sbcglobal.net
5938, S Riveridge Lane
Portland, Oregon 97239-5944

From: [Jane Cramer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:34:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jane Cramer
jkramer@uoregon.edu
2938 E 40th Ave
Eugene, Oregon 97405-5885

From: [Lois Wagner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:34:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lois Wagner
lois.wagner@stanford.edu
1825 Springvale Lane
Lincoln, California 95648

From: [Sharon Gillespie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:32:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sharon Gillespie
pretend@austin.rr.com
1103 Enfield
Austin , Texas 78703

From: [Shirley Crenshaw](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:32:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Shirley Crenshaw
srcrenshaw@charter.net
11030 Schuetz Rd
St Louis, Missouri 63146-4908

From: [Pete Marshall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:31:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pete Marshall
pete@mandomafia.com
1422 Gentry Lane
Charlottesville , Virginia 22903

From: [Gloria Merlino](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:31:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gloria Merlino
gloski@rcn.com
44 S Elm St, Apt B
Kutztown, Pennsylvania 19530-1335

From: [Lesley Hunt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:28:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lesley Hunt
ldhunt@astound.net
236 Warwick Dr.
Walnut Creek, California 94598

From: [Monika Gosteli-Gyger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:28:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Monika Gosteli-Gyger
mogo@bluewin.ch
Scheiteraweg 2
Galmiz, Canton de Fribourg 3285

From: [B. Z.](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:27:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

B. Z.
babzip@cox.net
6 camellia Drive
Mary Esther , Florida 32569

From: [Diane Soddy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diane Soddy
fsoddy@frontier.com
15442 Annabelle Place
Leo-Cedarville, Indiana 46765

From: [Miranda Helly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Miranda Helly
mihelly@att.net
1570 Jackson Street
Oakland , California 94612

From: [Gail Bieschke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gail Bieschke
gail@bieschke.com
5329 Main St., Apt. 203
Downers Grove, Illinois 60515

From: [Jay Blackman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.
Mergers destroy competition which protects consumers pocketbooks.

Sincerely,

Jay Blackman
marjay3@optonline.net
1566 Gary St.
East Meadow, New York 11554

From: [Melvin Kestner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melvin Kestner
mkestner1@suddenlink.net
602 West Grantham Rd
New Bern, North Carolina 28562

From: [Bonnie Monte](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. This would be disastrous. This merger is neither necessary nor right, and indeed it would be disastrous for consumers. It would benefit no one but a few already too-wealthy people. PLEASE prevent this destructive (for most of us) merger.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bonnie Monte
bmonte@shakespearenj.org
16 Page St
Madison, New Jersey 07940

From: [Geoffrey and Linda Symcox](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Geoffrey and Linda Symcox
symcox@history.ucla.edu
747 S Orange Grove Blvd #2
Pasadena, California 91105-1731

From: [Michael Hawley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:26:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michael Hawley
michael.hawley@furman.edu
407 Meyers Dr
Greenville , South Carolina 29605

From: [Deborah Barolsky](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:25:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deborah Barolsky
dbardei@comcast.net
159 Scituate St
Arlington, Massachusetts 02476

From: [Carrie VanEtten](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:25:39 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carrie VanEtten
carriev_13@sbcglobal.net
509 County Road
McLean, Illinois 61754

From: [Janet Tice](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:25:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Tice
starjet@mindspring.com
310 Umstead Dr
Chapel Hill, North Carolina 27516

From: [Marla Berry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:25:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marla Berry
marla.berry@att.net
3009 Oakmont Court
Saint Charles, Missouri 63301

From: [Rob Seltzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:24:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rob Seltzer
rob@seltzerbizmgmt.com
18408 Clifftop Way
Malibu, California 90265-5630

From: [David Bunker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:22:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Bunker
dbunker0483@charter.net
17 Tattan Farm Road
Worcester, Massachusetts 01605

From: [Joanne Parnall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joanne Parnall
jkona08@att.net
4666 Forest Ave
Waterford , Michigan 48328

From: [Susan Davenport](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Davenport
suedcpa@sbcglobal.net
1321 Upland Drive 3187
Houston , Texas 77043

From: [Mike Abler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mike Abler
mabler@sbcglobal.net
99 Frederick Street
Santa Cruz, California 95062

From: [Rose Switzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. THESE BANKS ARE POWERFUL ENOUGH.

A healthy economy relies on robust competition.

A successful democracy requires an economy that benefits all.

This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately. CONSUMERS NEED A MORE EVEN PLAYING FIELD.

Sincerely,

Rose Switzer
rswitzer2@cox.net
6203 E. Camelot Dr.
Mesa, Arizona 85215

From: [Dennis Blawat](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dennis Blawat
dblawat@contractor.net
w192s7319 Bay Shore Dr
Muskego, Wisconsin 53150

From: [Linda Silversmith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:21:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Silversmith
linsil@usermail.com
260 New Mark Esplanade
Rockville, Maryland 20850

From: [JEAN HARTJE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:20:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JEAN HARTJE
jhartje@wi.rr.com
2119 Yvonne St
Waukesha, Wisconsin 53188

From: [Bob E](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:20:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bob E
coolstuf@comcast.net
PO Box 400
Cool, California 95614

From: [Norman Burke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:18:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

STOP THE GREED!!! STOP the formation of "Non-Competitive" Monopolies and Anti Trust!!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Norman Burke
norm.burke@foxroach.com
231 Lakeview Lane
Lenhartsville, Pennsylvania 19534

From: [Claire Alkire](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:18:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Claire Alkire
cmavol@olyphen.com
101 Choice Loop
Sequim, Washington 98382

From: [Diane Novak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:18:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diane Novak
Inovak@sndusa.org
13000 Auburn Rd.
Chardon, Ohio 44024

From: [Melanie Kuhn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:18:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melanie Kuhn
melaniek@purdue.edu
5954 Appaloosa Trail
West Lafayette, Indiana 47906

From: [Diana Ward](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:18:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diana Ward
dward2236@tampabay.rr.com
Diana Ward
Saint Petersburg, Florida 33713-3344

From: [Beverly Barry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:17:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beverly Barry
beverlybarry@att.net
2710 Avalon St.
Jefferson, Louisiana 70121

From: [David Gustafson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:16:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

David Gustafson
gustafson@mchsi.com
3419 50 Street
Moline, Illinois 61265

From: [Diane Schwarz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:14:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Diane Schwarz
petieschwarz@netzero.net
5841 Dewey Street
Cheverly, Maryland 20785

From: [Kate McClanaghan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:13:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kate McClanaghan
kate@bighousecasting.com
100 RIVERFRONT DR APT 1305
DETROIT, Michigan 48226

From: [Linda Ritchie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:13:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Ritchie
ljcdr13@cox.net
181 OAKLAND ST Apt C
Manchester, Connecticut 06042

From: [Bobbie Best](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:12:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bobbie Best
bestb002@hawaii.rr.com
280 Hauoli St
Wailuku, Hawaii 96793

From: [Linda Fidell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:11:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Fidell
vcpsy014@csun.edu
280 Andros Street
Morro Bay, California 93442-3103

From: [Michael Vonderheide](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:10:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Vonderheide
mav55@comcast.net
2001 NW 9th street
Cape Coral , Florida 33993

From: [Barbara Aupperle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:10:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Aupperle
aupperle011@cox.net
357 Mill Hollow RD
Las Vegas, Nevada 89107

From: [Scott Hinrichs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:09:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Scott Hinrichs
scottvill1@juno.com
8585 Ousley Dr.
Gilroy, California 95020

From: [Lynn Shoemaker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:08:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lynn Shoemaker
shoemakl@uww.edu
172 N Esterly Ave, 0
Whitewater, Wisconsin 53190

From: [Robert Sholtez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:08:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Sholtez
windbob@roadrunner.com
6705 Wellington Dr
Derby, New York 14047

From: [Anne Bramer Hanneke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:07:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Anne Bramer Hanneke
fch1753@msn.com
5352 Glencullen Way
St. Louis, Missouri 63128

From: [William Jordan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:07:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Jordan
parrot4racing@att.net
5515 Castle Knight
San Antonio, Texas 78218

From: [Debbie Crosset](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:07:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Debbie Crosset
debbie@src-imaging.com
22 Sawmill Road
Granby, Connecticut 06035

From: [Joe Beauchamp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:07:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Joe Beauchamp
zvot@jrbtrust.com
84 Aberdeen PI
Woodbury, New Jersey 08096

From: [LAWRENCE BROWN](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:04:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

LAWRENCE BROWN
LEB2006@GMAIL.COM
126 MOHAWK LN
ABSECON, New Jersey 08201

From: [Beth Darlington](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:02:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Beth Darlington
bedarlington@vassar.edu
124 Raymond Aveune, Box 323
Poughkeepsie, New York 126040323

From: [Deborah Zipf](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:02:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deborah Zipf
dzipf@optonline.net
10 Stewart Place, PH-AE
White Plains, New York 10603

From: [Beth Winfrey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:02:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beth Winfrey
kitty2781@live.com
801 28th St., #310
Paso Robles, California 93446

From: [Thomas Brandes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:01:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Brandes
tomrbpark@charter.net
1080 East Park Street
Grants Pass , Oregon 97527

From: [Kathe Garbrick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:01:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathe Garbrick
femme Katz@rchsks.org
2944 Keats Ave.
Manhattan, Kansas 66503

From: [Jack Spahn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 6:00:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jack Spahn
jjcbpahn@windstream.net
8975 north 7 th st
Lincoln , Nebraska 68531

From: [Timothy Odell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:53:59 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Timothy Odell
todell6@juno.com
697 R
Corinth, Vermont 05039

From: [Paul McCarthy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:53:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Paul McCarthy
pmccart4@nycap.rr.com
173 Hetcheltown Rd
Schenectady, New York 12302

From: [Marilynn Russell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:49:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marilynn Russell
mars269@att.net
1043 Yuba Dr
Santa Rosa, California 95407-7335

From: [Ralph James](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:44:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ralph James
rvjames@rvjdesigns.com
207 Alden Dr
Madison, Wisconsin 53705

From: [John Tucker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:43:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Tucker
jhtuckerjr@msn.com
17 Wildpony Ln
Kitty Hawk, North Carolina 27949

From: [David Lariviere](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:41:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Lariviere
dlarivi@juno.com
469 Poole St
Ludlow, Massachusetts 01056

From: [Joann Sonenstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:38:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joann Sonenstein
poet82@cox.net
10401 W Charleston Blvd. apt.B 209
Las Vegas, Nevada 89135

From: [Timothy Morgan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:37:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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If the FTC, in deference to Justice or otherwise, still uses the Hirschman-Herfindahl Index, as a former antitrust litigator I urge you to argue that Costco is only a partial competitor, as it operates on a "wholesale" basis and requires a qualified membership.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Timothy Morgan
tmorgan@eaap.ca.gov
425 Larkin Drive
Benicia, California 94510

From: [Joshua Wright](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:19:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joshua Wright
joshie16@earthlink.net
45-535 Luluku rd m4
Kaneohe , Hawaii 96744

From: [Kathryn Jensen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:15:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathryn Jensen
kmarijensen@ca.rr.com
28035 Woodstock Avenue
Castaic, California 91384

From: [Linda Kierce](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:06:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Kierce
lindaleebycambriasea@charter.net
535 Huntington Rd
Cambria, California 93428

From: [gayle richardson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:06:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

gayle richardson
gayle.richardson@juno.com
3069 louise ave
grove city, Ohio 43123

From: [Ken Grzesiak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:43:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

This merger is just creating another monopoly! I thought that was illegal!!! Same old crap; the rich robber baron oligarchs get richer while the 98% get screwed.....

Sincerely,

Ken Grzesiak
kengrz921@charter.net
4767 Emerald Lane
Stevens Point, Wisconsin 54482

From: [Philip Kendlehart](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:38:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Philip Kendlehart
pkendlehart@sbcglobal.net
768 Monticello Circle
Allen, Texas 75002

From: [Randy Davis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:31:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Randy Davis
randyracer@netzero.net
4404 NE 56th Ave
Portland, Oregon 97218

From: [Sy Nashiro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:22:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sy Nashiro
snashiro@cyrcahealth.com
1505 Dillingham Blvd, Suite 215
Honolulu, Hawaii 96817

From: [Jana Mariposa Niernberger Muhar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:18:14 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jana Mariposa Niernberger Muhar
janarosa@sonic.net
672 Piezzi Rd
Santa Rosa, CA, California 95401-5539

From: [Alain Gauthier](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:16:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Alain Gauthier
alaingauthier@coreleadership.com
5725 NE 28th Ave
Portland, Oregon 97211

From: [Theresa Bucher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:15:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Theresa Bucher
buchert@equinettradingco.com
5405 Topeka Dr
Tarzana, California 91356

From: [James Kempner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:13:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Kempner
jim@kempnerco.com
1730
Chicago, Illinois 60622

From: [Leslie and Don Bush](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 3:48:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Leslie and Don Bush
bushes71@roadrunner.com
PO Box 65
Cherryfield, Maine 04622

From: [Dan Blakey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 3:15:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dan Blakey
gooddays@sbcglobal.net
5571 Okemos Rd
E. Lansing, Michigan 48823

From: [Marilyn Standley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 2:40:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marilyn Standley
marsarch@sonic.net
PO Box 2327
Sebastopol, California 95473

From: [John Bridgest](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 2:34:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Bridgest
johnbridgest@att.net
9542 Alderwood
San Antonio , Texas 78250

From: [Thomas Kuspiel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 2:06:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Kuspiel
darkwoods1@netzero.com
239 West Cheryl Lane
Palatine , Illinois 60067

From: [Leigh Fabbri](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 2:06:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Leigh Fabbri
mfabbri@tx.rr.com
8629 Crested Cove Ct
Plano, Texas 75025

From: [Robert Lutman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 1:35:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Lutman
boblwoodedacres@copper.net
4920 Samaria Rd
Ottawa Lake, Michigan 49267

From: [Jered Cargman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 1:30:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jered Cargman
jered@swingin60s.com
PO Box 441
Bisbee, Arizona 85603

From: [Angelo Colmenero](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 1:28:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Angelo Colmenero
avcolme@umich.edu
3164 21st Street Apt 15B
New York, New York 11106

From: [Liz Dean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:44:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Liz Dean
rockinglizard@peoplepc.com
330 Heart Springs Rd
Dripping Springs, Texas 78620

From: [Nancy Yuen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:15:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Yuen
nancy@yuen-email.com
939 Bobcat Blvd NE
Albuquerque, New Mexico 87122

From: [gayle richardson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:11:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

gayle richardson
gayle.richardson@juno.com
3069 louise ave
grove city, Ohio 43123

From: [Carl Skipworth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:47:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carl Skipworth
carlquik@bellsouth.net
5715 Simms Street
Hollywood, Florida 33021

From: [TIM HARRIS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:38:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

PLEASE block the Capital One/Discover merger now!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

TIM HARRIS
tharris@allophone.com
1200 Berkshire Ct Apt 202
Lincoln, Nebraska 68505

From: [Edward Cicciarelli](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:26:34 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Edward Cicciarelli
edcpub491@twc.com
93 E Market St
Rhinebeck, New York 12572

From: [Sharon Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 11:14:20 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sharon Miller
office@zionbristol.org
234 Roxbury Park
Goshen, Indiana 46526

From: [Carol Scherpenisse](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:48:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. We do not need this; it would be deleterious to the American consumer.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Scherpenisse
southlac@att.net
14891 Cross Ln
Spring Lake , Michigan 49456

From: [Shannon Mowrer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 10:22:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Shannon Mowrer
shanbmowr70@epbfi.com
1225 Helena Dr.
Hixson, Tennessee 37343

From: [Karen Watson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:50:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Watson
tkwatson@teleport.com
229 SE 48th Ave
Portland, Oregon 97215-1103

From: [Erin Znidar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:43:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Erin Znidar
dogmaw@oh.rr.com
7154 Erie Drive
Mentor , Ohio 44060

From: [JUNE NELSON](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:33:26 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JUNE NELSON
jknelson@cinci.rr.com
3735 Kehr Rd
OXFORD, Ohio 45056

From: [Keith Schramm](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 9:29:20 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Keith Schramm
keithschramm@charter.net
6246 96th
Zeeland, Michigan 49464-9543

From: [Edward LeBlanc](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:53:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Edward LeBlanc
el2@twenty15.com
531A Dolores St.
Santa Fe, New Mexico 87501-1815

From: [Donna Janke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:00:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Janke
djjanke12@att.net
20487, Albury Drive
Port Charlotte , Florida 33952

From: [Grace Larmee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:55:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Grace Larmee
grace@larmee.net
4010 West Franklin St.
Richmond, Virginia 23221

From: [Ariel Holman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 5:25:14 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ariel Holman
aholman30@live.com
16823 Windcrest Dr
Fontana, California 92337

From: [Angela Jones](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:46:53 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Angela Jones
cellijones@comcast.net
14665 Longview Dr S
Jacksonville , Florida 32223

From: [Patrice Curtis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 4:43:15 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Patrice Curtis
curtisacres@comcast.net
103 Ashwood Cove
Eatonton , Georgia 31024

From: [Karen Buckley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 1:35:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Buckley
karen-buckley@sbcglobal.net
4448 Maple Ln
Carmichael, California 95608

From: [Rebecca Roberts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 1:02:06 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rebecca Roberts
becki@twdrive.com
12729 Mountain Springs Place
New Port Richey, Florida 34655-7275

From: [Sandra Pulley-Chapman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:43:39 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sandra Pulley-Chapman
skpchapman@msn.com
5017 Clear Creek Drive
Millington, Tennessee 38053

From: [Kathy Gruba](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:38:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathy Gruba
fkagruba@windstream.net
1011 North Lincoln Avenue
Hastings, Nebraska 68901

From: [Lisa McCallister](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:37:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lisa McCallister
lisamac@cruzio.com
431 Sunlit Lane
Santa Cruz, California 95060

From: [Steve Putrich](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 12:20:06 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Steve Putrich
stevetp@sbcglobal.net
2513 Huntleigh Rd
Springfield, Illinois 62704

From: [Linda Silversmith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger...please
Date: Saturday, March 02, 2024 4:41:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Silversmith
linsil@usermail.com
260 New Mark Esplanade
Rockville, Maryland 20850

From: [Donna Jennings](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Wednesday, March 20, 2024 6:03:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Jennings
donna Jennings0904@gmail.com
527 piplar
Osage, Iowa 50451

From: [John Landin](#)
To: [Jerome Powell](#)
Subject: STOP the Credit One/Discover merger!!
Date: Sunday, March 03, 2024 1:11:19 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

We cannot allow Capital One to buy Discover. We need diverse banking services not monopolies! The Federal Reserve must intervene and stop this merger.

I have been a Discover customer for a decade now. I am sure the competitive rates, excellent customer service, and quality fraud protection Discover offers will deteriorate once Capital One takes over. They are one of the largest banks in the U.S. This merger would add Discover's 305 million cardholder network to Capital One's 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card.

This merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Landin
kat@perfectunion.us
7310 35th ave South
Seattle, Washington 98118

From: [Kristin Webb](#)
To: [Jerome Powell](#)
Subject: Stop the mega-merger!
Date: Thursday, February 29, 2024 2:45:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kristin Webb
kwebb@northshore.edu
321 Maple St.
Danvers, Massachusetts 01923

From: [Don Moldover](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover mega-merger does not benefit the public
Date: Thursday, February 29, 2024 8:38:24 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. Larger institutions are always more bureaucratic and harder to hold to account in regard to fair business practices.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Don Moldover
don@moldover.net
9405 Blackwell Rd, Apt 208, APT 208
ROCKVILLE, Maryland 20850-3681

From: [cynthia edwards](#)
To: [Jerome Powell](#)
Subject: the Credit One/Discover mega-merger is harmful to America
Date: Thursday, February 29, 2024 2:35:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

cynthia edwards
comfrey@earthlink.net
1706 Charlton Ave
Ann ARbor, Michigan 48103

From: [Sally Crosby](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover mega-merger is TERRIBLE for consumers!
Date: Wednesday, February 28, 2024 6:10:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sally Crosby
scrosbytoo@earthlink.net
1124 Piedmont Ave,
Pacific Grove, California 93950-5423

From: [Nancy Dion](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover mega-merger would be a disaster for us seniors on SS
Date: Wednesday, March 06, 2024 4:54:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely, Nancy Dion, (90 year old independent consumer)

Nancy Dion
nancy.dion@icloud.com
73240 palm greens Pkwy
Palm Desert, California 92260

From: [Douglas Blake](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover merger needs to be stopped!
Date: Thursday, February 29, 2024 10:40:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Douglas Blake
douglas-blake@uiowa.edu
430 Brown St
Iowa City, Iowa 52245

From: [David Travers](#)
To: [Jerome Powell](#)
Subject: This must be halted in its tracks! Please stop the Credit One/Discover mega-merger.
Date: Wednesday, February 28, 2024 7:28:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I'm a senior who lives in Westbrook, Maine. I've noted that Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Travers
dhtravers@myfairpoint.net
12 Waltham Street
Westbrook, Maine 04092

From: [David Crawford](#)
To: [Jerome Powell](#)
Subject: Veto the Credit One/Discover merger.
Date: Wednesday, February 28, 2024 12:57:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Crawford
dcrawford5@oh.rr.com
Greenbriar Dr.
AVON LAKE, Ohio 44012

From: [Kim Lang](#)
To: [Jerome Powell](#)
Subject: We must not allow the Credit One/Discover mega-merger!
Date: Wednesday, March 06, 2024 8:17:43 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

If Capital One, one of the largest banks in the U.S, acquires Discover Financial Services it will create the nation's sixth largest bank and have a massive impact on the credit card industry. Such a mega-merger would further consolidate the power and influence in the lending market and make it a lot harder to hold banks accountable, limit competition, and reduce banking options for consumers LIKE ME nationwide.

I believe the proposed merger will hinder competition and economic inclusivity and must not be allowed. We must have robust competition and a successful democracy must have an economy that benefits everyone, not this monstrosity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kim Lang
theword-snowflakes@usa.net
05401
Burlington, Vermont 05401-4001

From: [Joyce Mast](#)
To: [Jerome Powell](#)
Subject: We must STOP the Credit One/Discover mega-merger.
Date: Thursday, February 29, 2024 5:06:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joyce Mast
jmast@illinois.edu
607 S Westlawn Ave
Champaign, Illinois 61821

From: [Dennis and Susan Kepner](#)
To: [Jerome Powell](#)
Subject: Will YOU Stop the Credit One/Discover mega-merger????? PLEASE!!!!
Date: Wednesday, March 06, 2024 12:43:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Year after year we have seen Corporate America get bigger and bigger!! Just look at the situation of the US Department of Defense. 1 Corporate Giant has bought up so many of the smaller suppliers that we now have NO choice but to pay the INFLATED prices of VITAL parts that are needed to keep planes flying , tanks running, and ships sailing!!! WHERE WILL THIS ALL END????? More buyouts of smaller business, less service, less choice, and poor treatment of their employees!!!! Now another merger that will NOT benefit the consumer!!! Another part of Corporate America that is taking control of us!!!! Competition seems to have flown out the window taking any choice away, making us subject to the whims of BIG BUSINESS!!!!!! It is getting SCARY!!!! What is happening to us?? Who is REALLY incharge???

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve MUST stop this mega-merger immediately!!!!!! THEN INVESTIGATE ALL THE OTHER PLACES WHERE THERE IS NO CHOICE!

Sincerely,

Dennis and Susan Kepner
srkepner@comcast.net
3 River Ln.
York, Maine 03909

From: [Janet Munger](#)
To: [Jerome Powell](#)
Subject: You have the power to Stop the Credit One/Discover mega-merger! Use it!
Date: Wednesday, March 06, 2024 6:05:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Janet Munger
Rochester MN

Janet Munger
janetcmunger@yahoo.com
4904 Weatherhill Rd SW
Rochester, Minnesota 55902

From: [Stephanie Jackel](#)
To: [Jerome Powell](#)
Subject: Your help is needed now to stop this mega-merger!
Date: Wednesday, February 28, 2024 7:41:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stephanie Jackel
sjackel@cox.net
1500 Green Oak Road
Vista, California 92081

From: Morgan Harper <mharper@economicliberties.us>
To: [Martin Gruenberg \(FDIC\)](mailto:Martin.Gruenberg@fdic.gov); [Michael Hsu \(OCC\)](mailto:Michael.Hsu@occ.gov); [Jonathan Kanter \(US DOJ\)](mailto:Jonathan.Kanter@usdoj.gov); [Jerome H. Powell](mailto:Jerome.H.Powell@occ.treas.gov)
Cc: oliver.robinson@occ.treas.gov; [Ann Misback](mailto:Ann.Misback@fdic.gov); plee@fdic.gov; bgreen@fdic.gov; [Jimmy Wyderko](mailto:Jimmy.Wyderko@economicliberties.us)
<jwyderko@economicliberties.us>; [Lilly Solomon](mailto:Lilly.Solomon@economicliberties.us) <Isolomon@economicliberties.us>;
[Shapiro, Robyn \(ATR\)](mailto:Shapiro,Robyn(ATR)@usdoj.gov) <Robyn.Shapiro@usdoj.gov>
Subject: Letter re Capital One/Discover merger
Date: Tuesday, March 05, 2024 4:37:40 PM
Attachments: [Final-Letter-Block-Capital-One-Discover.pdf](#)

NONCONFIDENTIAL // EXTERNAL

Hello,

Please find attached a letter regarding opposition to the proposed Capital One/Discover merger.

Please let us know if you have any questions.

Best,
Morgan Harper

Director of Policy & Advocacy
American Economic Liberties Project

March 5, 2024

Jerome Powell
Chair
Federal Reserve Board
20th Street and Constitution Avenue NW.,
Washington, DC 20551

Michael Hsu
Acting Comptroller of the Currency
Office of the Comptroller of the Currency
407 7th St
Washington, DC 20219

Martin Gruenberg
Chair
Federal Deposit Insurance Corp.
550 17th Street, NW,
Washington, DC 20429

Jonathan Kanter
Assistant Attorney General, Antitrust Division
Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530

Dear Chair Powell, Acting Comptroller Hsu, Assistant Attorney General Kanter, and Chair Gruenberg,

We write to oppose the proposed merger of Capital One Financial Corporation (“Capital One”) and Discover Financial Services (“Discover”). On February 19, 2024, Capital One announced a \$35.3 billion agreement to acquire Discover. We believe the transaction poses a risk to financial stability in the U.S. banking system and threatens competition in both banking and the credit card market. Additionally, this is no traditional bank or credit card issuer merger. Capital One’s acquisition of the Discover payment network would create the ability and incentive for the merged firm to hike interchange fees to the detriment of American businesses and consumers. Consequently, we believe the transaction is illegal under both the Bank Merger Act and the Clayton Act.

Banking regulators at the Federal Reserve and the Office of the Comptroller of the Currency, responsible for reviewing bank merger applications, are required to evaluate a transaction’s effects according to several prongs, including its effects on industry competition, risks to financial stability, its impact on the public interest, the condition of the banks’ finances, management, and future prospects, and the ability of either firm to combat money laundering.¹ Every prong of the bank merger review framework indicates that bank regulators should deny this merger. If bank regulators do not reject this merger, we urge the Justice Department to sue to block the deal.

Competitive Impacts

The transaction will likely harm competition in three markets:

¹ 12 U.S.C. 1828(c)(5), (11).

- 1. Payment Networks:** Banks issue credit cards that run on payment networks, which connect merchants, consumers, and their banks. The payment network industry is highly concentrated with excessive and persistently high profits, dominated by the Visa-Mastercard duopoly with an 83% market share, with American Express and Discover making up the rest of the market.² Capital One argues the deal will help scale up Discover to better compete with Visa and Mastercard, and thus it will benefit consumers. This outcome is improbable, a conclusion shared by leading Wall Street analysts.³ Capital One's significant cardholder base, once transitioned to the Discover network, will magnify Discover's pricing power in interchange fees, enabling Capital One to raise prices for merchants and consumers who will have little choice but to accept the cards of America's largest issuer.

A key component of Capital One's acquisition of Discover is Discover's debit card network, which would allow Capital One to exploit Discover's so-called "three party" Durbin Amendment exemption, which the Federal Reserve inserted into regulations in 2011.⁴ As a result, the merged firm could sidestep federal debit interchange fee caps and routing mandates and be the sole payment network on issued and on-network debit cards. Combined with its significant number of bank accounts, this loophole would give Capital One the legal shield and leverage to raise debit interchange fees for American businesses, who would be forced to accept its debit cards or lose access to its customer base. One financial services analyst estimated that Capital One debit interchange fee hikes could cost American businesses and consumers \$810 million yearly.⁵

- 2. Banking:** Today, the six largest banks control more assets (\$13.6 trillion) than all others combined.⁶ This consolidation has led to a range of harms, from increased costs of credit and fees to depressed deposit interest rates and cutbacks in residential mortgage and small business lending.⁷ Approval of a Capital One-Discover merger would exacerbate these problems, eliminating midsize U.S. banks and further reducing competition and consumer choice in the industry.

² "Report to the Congress on the Profitability of Credit Card Operations of Depository Institutions," Federal Reserve, Nov 2020, <https://www.federalreserve.gov/publications/files/ccprofit2020.pdf>

³ Jennifer Surane and Katherine Doherty, "How Capital One's \$35 Billion Discover Merger Could Affect Consumers," Bloomberg, Feb 22, 2024, <https://www.bloomberg.com/news/articles/2024-02-22/capital-one-discover-card-merger-aims-to-challenge-visa-mastercard>

⁴ Darryl E. Getter, "Regulation of Debit Interchange Fees," Congressional Research Service, May 16, 2017, <https://sgp.fas.org/crs/misc/R41913.pdf>

⁵ "By shifting its debit volume to Discover's network, Capital One can charge merchants higher fees, which could lead to around \$800 million of pre-tax earnings upside based on estimated debit volumes of \$90 billion." See: Marc Rubenstein, "The Third Network," Net Interest, Feb 23, 2024, <https://www.netinterest.co/p/the-third-network>

⁶ Shahid Naeem, "Revitalizing Bank Merger Enforcement to Restore Competition and Fairness in Banking," American Economic Liberties Project, June 2023, https://www.economicliberties.us/wp-content/uploads/2023/06/062023_AELP_BankMerger_Brief_R2.pdf

⁷ Ibid.

- 3. Credit Card Issuers:** Capital One-Discover would create the largest U.S. credit card lender, with a projected market share of over 20% of the market.⁸ The market for credit card issuing is also already highly concentrated. A 2024 report by the Consumer Financial Protection Bureau found “high levels of concentration” and “practices that imply anti-competitive behavior” in the industry, noting that the top 10 credit card banks “dominate the marketplace.”⁹

Credit cards, according to the Bureau, “have never been this expensive.”¹⁰ The CFPB also found that larger banks charge higher credit card rates than smaller banks, identifying Capital One as among the highest charging banks with annual percentage rates of more than 30 percent.¹¹ Issuers charged Americans a record high \$130 billion in interest and fees in 2022. For many cardholders with subprime scores, these interest and fees can amount to 30 to 40 cents on each dollar borrowed through a credit card.¹² Credit card fees take advantage of vulnerable consumers – but for card issuing banks, credit cards constitute one of the most profitable segments of their business. Noted a Federal Reserve report, “Credit card earnings have almost always been higher than returns on all bank activities.” A Capital One-Discover merger would eliminate a top U.S. credit card issuer and further consolidate the industry, potentially leading to even higher prices.

Impacts Along Bank Merger Review Framework

Beyond reducing competition, this transaction also contravenes each of the other factors in the bank merger review framework as set forth in the Bank Merger Act. These are:

- 1. Financial Stability of the United States banking or financial system:** To ensure the U.S. financial system could avoid another financial crisis like the one Americans endured in 2008, which required billions of taxpayer dollars to stabilize the largest U.S. banks, the Dodd-Frank Act requires bank regulators at the Federal Reserve and OCC to consider the impacts of any merger transaction on the stability of the financial system. This deal would further concentrate risk in the financial system, creating the sixth-largest U.S. bank, an institution surpassing the size of GSIBs like Goldman Sachs. As recently as the spring of 2023, the federal government found itself forced to shore up a set of regional banks through the expansion of deposit insurance and government-subsidized mergers. With \$625 billion in assets, Capital One-Discover would be larger than the three regional banks that failed last spring combined. Additionally, Capital One-Discover would have a

⁸ Michelle Price and Carolina Mandl, "Capital One's \$35 billion Discover deal hinges on playing consumer champion," Reuters, Feb 21, 2024, <https://www.reuters.com/markets/deals/capital-ones-35-blb-discover-deal-hinges-playing-consumer-champion-2024-02-21>

⁹ "CFPB Report Finds Large Banks Charge Higher Credit Card Interest Rates than Small Banks and Credit Unions," CFPB, Feb 16, 2024, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-finds-large-banks-charge-higher-credit-card-interest-rates-than-small-banks-and-credit-unions/>

¹⁰ Dan Martinez and Margaret Seikel, "Credit card interest rate margins at all-time high," CFPB, <https://www.consumerfinance.gov/about-us/blog/credit-card-interest-rate-margins-at-all-time-high/>

¹¹ "CFPB Report Finds Large Banks Charge Higher Credit Card Interest Rates," CFPB

¹² "Consumer Credit Card Report," Consumer Financial Protection Bureau, Oct 2024 https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf

key vulnerability given its asset overconcentration in credit cards and other consumer lending like auto loans, both sensitive to economic stress.

- 2. Finances, Operational Resources, and Management:** The financial and managerial resources and future prospects of the merging firms are littered with operational risk and compliance issues. In recent years, regulators at the CFPB and FDIC have issued multiple consent orders against Discover for violating consumer protection laws and defective compliance programs.¹³ Capital One's acquisition of ING Direct came with conditions from the Federal Reserve requiring them to improve its risk management.¹⁴ Despite this, the firm has had a litany of major compliance issues spanning the decade following that merger. The bank also meets the OCC's definition of a bank with "persistent weaknesses" due to their two federal settlements since 2021, under the 2023 revision to their enforcement manual.¹⁵ The manual suggests penalties for such firms including restrictions on growth.
- 3. Money Laundering:** The Treasury and OCC have found Capital One liable for violating federal anti-money laundering laws, together fining the firm nearly half a billion dollars in the past six years.¹⁶ Particularly concerning is the fact that Capital One was a repeat offender, forcing the OCC to levy a \$100 million fine against the firm in 2018 for ongoing violations in direct contravention of its 2015 consent order.
- 4. Public Interest and 'Convenience and Needs of the Communities to be Served':** The Bank Merger Act requires the regulators to deny a merger that has adverse effects on competition unless "clearly outweighed in the public interest by the probable effect of the transaction in meeting the convenience and need of the community to be served."¹⁷ Vague claims that the merger will allow Capital One to compete with Visa and Mastercard

¹³ "Discover Bank, The Student Loan Corporation, and Discover Products, Inc.," CFPB Enforcement Actions, Docket #2020-BCFP-0026, Dec 22, 2020, <https://www.consumerfinance.gov/enforcement/actions/discover-bank-the-student-loan-corporation-and-discover-products-inc/>; Caitlin Mullen, "Discover, FDIC reach consent agreement," Payments Dive, Oct 2, 2023, <https://www.paymentsdive.com/news/discover-fdic-consent-agreement-compliance-consumer-protection-risk-regulators/695302/>; Renata Geraldo, "No prison for Seattle hacker behind Capital One \$250M data breach," The Seattle Times, Oct 4, 2022, <https://www.seattletimes.com/business/no-prison-for-seattle-hacker-behind-capital-one-250m-data-breach/>

¹⁴ Federal Reserve Merger Approval Order - Capital One Financial Corporation and ING Direct Investing, Inc. February 14, 2012. pp 13 & 39 <https://www.federalreserve.gov/newsevents/pressreleases/files/order20120214.pdf>

¹⁵ "FinCEN Announces \$390,000,000 Enforcement Action Against Capital One, National Association for Violations of the Bank Secrecy Act," U.S. Treasury FinCEN, Jan 15, 2021, <https://www.fincen.gov/news/news-releases/fincen-announces-390000000-enforcement-action-against-capital-one-national>"; Justice Department Secures Settlements with CarMax, Axis Analytics, Capital One Bank and Walmart for Posting Discriminatory Job Advertisements on College Recruiting Platforms," U.S. Department of Justice Office of Public Affairs, September 21, 2022, <https://www.justice.gov/opa/pr/justice-department-secures-settlements-carmax-axis-analytics-capital-one-bank-and-walmart>

¹⁶ Id., "OCC Assesses \$100 Million Civil Money Penalty Against Capital One," Office of the Comptroller of the Currency, Press Release, Oct 23, 2018, <https://www.occ.gov/news-issuances/news-releases/2018/nr-occ-2018-112.html>

¹⁷ 12 U.S.C.A. §1828(c)(5).

cannot be taken at face value, given there are no clear and specific demonstrations that post-merger pricing will provide long-term consumer benefits. Even arguments that the deal would help lower payment network interchange fees are not supported by the facts – quite the opposite, as Capital One’s own description of its play for the Durbin-exempt Discover debit network shows. Higher prices for American consumers and businesses resulting from increased consolidation in banking, credit cards, and payment networks also contravene the public interest.

Meanwhile, many adverse effects of the proposed merger are clear. In terms of local Community Reinvestment Act impact, the merger may put nearly \$300 million¹⁸ in Discover community development loans and investments at risk, including affordable housing investments made under CRA. Further, the 1,000 jobs Discover maintains in Delaware appear to be at risk, given Capital One’s public statements specifying only that Discover’s Chicago location would be preserved.¹⁹

Capital One has also demonstrated its willingness to target its most financially strained customers with predatory products even at its current level of market power: Press reports have described positively-marketed practices that were designed to increase debt burdens on a targeted segment of subprime customers who company analysts had identified as likely to carry balances at high interest rates.²⁰ One former employee even described a since-lapsed Capital One “program to extend \$100 credit limit increases on our credit cards to people who wouldn’t ordinarily qualify for credit limit increases, but who lived in low-to-middle income neighborhoods” with the specific intent of cosmetically improving the bank’s Community Reinvestment Act exam scores.²¹

The Government Must Deny This Transaction

Antitrust enforcers are returning to their original legal mandates to maintain open, decentralized, and competitive markets. The 2021 Executive Order on Competition tasked bank regulators with breaking the cycle of concentration in their industry, directing the Federal Reserve, FDIC, and OCC to assist the Department of Justice in the “revitalization of merger oversight” per the banking statutes in order to “guard against excessive market power.” The banking regulators have yet to do so, approving several transactions in 2023 that increased concentration while invoking financial stability concerns. But their actions show the intrinsic relationship between

¹⁸ Discover Bank’s CRA Strategic Plan 2023-2027. “Discover to add jobs in Delaware.” Delaware Business Times, September 15, 2022. <https://delawarebusinesstimes.com/news/discover-to-add-jobs/>

¹⁹ Information on Discover Bank’s CRA Strategic Plan covering 2021-2025 can be found in Discover Bank’s 2022 CRA Performance Evaluation <https://crapes.fdic.gov/publish/2022/PPE5649-000000013.PDF>. “Discover to add jobs in Delaware.” Delaware Business Times, September 15, 2022. <https://delawarebusinesstimes.com/news/discover-to-add-jobs/>

²⁰ Michelle F. Davis, “Banks Are Handing Out Beefed-Up Credit Lines No One Asked For,” Bloomberg Businessweek, January 23, 2020, <https://www.bloomberg.com/news/articles/2020-01-23/banks-are-raising-credit-card-limits-without-asking-customers>; Elena Botella, “I Worked at Capital One for Five Years. This Is How We Justified Piling Debt on Poor Customers.” The New Republic, October 2, 2019, <https://newrepublic.com/article/155212/worked-capital-one-five-years-justified-piling-debt-poor-customers>

²¹ Elena Botella, *Delinquent: Inside America’s Debt Machine*, University of California Press, Oct 2022, pp 34-36

competitive and open markets and financial stability. Indeed, the regulators' approval of New York Community Bank acquiring Signature, viewed retrospectively, shows that neither mandate was well served: NYCB's ongoing concentrated exposure has now placed that institution at risk.

If the Federal Reserve and OCC do not block this illegal transaction, the Justice Department, which retains the statutory authority to sue to block bank mergers approved by federal bank regulators, must step in independently.²² We urge the public release of the DOJ Antitrust Division's competitive factors report once submitted to the Federal Reserve and OCC so that the American people and their elected representatives can thoroughly understand the full array of competitive harms this transaction poses.

The scale and scope of harms represented by this transaction are enormous. The threat is grave, not just to the dynamism of the economy and the stability and competitiveness of the financial services sector, but to American businesses and the health of consumers across the country. Bank regulators, and, if necessary, the Justice Department, must deny it.

Sincerely,

Accountable.US

AKPIRG

American Economic Liberties Project

American Family Voices

Americans for Financial Reform Education Fund

Center for Digital Democracy

Demand Progress Education Fund

Freedom BLOC

Institute for Local Self-Reliance

Main Street Alliance

National Community Reinvestment Coalition

New Economy Project

Open Markets Institute

Presente.org

P Street

Public Citizen

Revolving Door Project

Rise Economy (formerly California Reinvestment Coalition)

RootsAction.org

U.S. PIRG

The Value Alliance

20/20 Vision

²² 12 U.S.C. §§ 1828(c), 1842

From: Patrick Woodall <pwoodall@ourfinancialsecurity.org>
To: Ann Misback <ann.misback@frb.gov>; Christine Graham <christine.e.graham@frb.gov>
Subject: Coalition Letter In re: procedural requests for considering proposed Capital One-Discover Merger
Date: Thursday, March 21, 2024 10:49:30 AM
Attachments: [CapOne-Discover Coalition Merger Process Letter 3-21.pdf](#)

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Mr. Jerome Powell

Chair

Board of Governors

Federal Reserve System

20th Street & Constitution Avenue, NW

Washington, DC 20551

Mr. Michael Hsu

Acting Comptroller of the Currency

Office of the Comptroller of the Currency

407 7th Street, NW

Washington, DC 20219

Mr. Jonathan Kanter

Assistant Attorney General, Antitrust Division

Department of Justice

950 Pennsylvania Avenue, NW

Washington, DC 20530

March 21, 2024

In re: procedural requests for considering proposed Capital One-Discover Merger

Dear Chair Powell, Acting Comptroller Hsu, and Assistant Attorney General Kanter:

We urge the Board of Governors of the Federal Reserve System (Federal Reserve), Office of the Comptroller of the Currency (OCC), and the Department of Justice to move quickly to commence a full and transparent review of the proposed Capital One Financial Corporation acquisition of Discover Financial Services that provides ample opportunity for the public to engage and comment on the proposed merger.

The proposed merger warrants careful consideration. It is a substantial transaction would create the sixth largest bank with \$625 billion in assets and the nation's largest credit card lender. It is a complex combination of banking business lines with a global payments processing network. The proposed merger would substantially increase the combined firm's horizontal and vertical market power and ability to use that market power to disadvantage depositors, customers, merchants, and communities. The proposed merger presents multiple, significant concerns under federal antitrust and banking statutes that justify a careful and thorough review by banking and antitrust agencies.

The banking regulators and Department of Justice should publicly commit to a thorough and deliberative process including prohibiting expedited review of the proposed merger, extending the public comment period, holding public hearings, disclose the content of any pre-filing meetings with the merging parties to the public, conducting the competitive factors report under the 2023 Merger Guidelines, and making the competitive factors report available to the public. These procedural recommendations are consistent with existing statutes and regulations and would enhance transparency and public accountability for the consideration of this proposed merger.

The Federal Reserve and the OCC should prohibit streamlined application or expedited review for the proposed merger: Although neither the Bank Merger Act nor the Bank Holding Company Act explicitly provide for expedited or streamlined merger reviews, the Federal Reserve and Comptroller have regulations allowing expedited merger review.^[1] The OCC has proposed the long-overdue elimination of the streamlined application and expedited review regulatory provisions (the comment period has not closed).^[2] The Comptroller and the Federal Reserve should notify Capital One that the transaction is not eligible for expedited review.

The Federal Reserve and the OCC should extend the public comment period to at least sixty days: The banking agencies should exercise their authority to extend the public comment period to at least 60 days to allow interested customers, depositors, members of the public, and organizations to present their concerns to the Federal Reserve and the OCC. In general, the banking regulators accept public comments related to proposed mergers for 30-days after the merging parties publish a merger transaction notice.^[3] The OCC and the Federal Reserve have the authority to extend the comment period for at least 60 days to provide additional time to develop relevant factual information necessary for the agencies to consider the proposed merger.^[4] The proposed merger is a significant horizontal merger of banking organizations and a vertical merger between a bank and payment processing network that presents unique anticompetitive considerations and

potentially negative impacts on depositors and customers. The Federal Reserve and the Comptroller of the Currency should publicly announce (including in the Federal Register notice of the proposed merger) that the public comment period will be at least 60 days or through the last day of hearings, if there are hearings, whichever is longer.

The Federal Reserve and the OCC should hold a public hearing on the proposed merger: The Federal Reserve and Comptroller should hold in person, public hearings where Capital One branches and Discover offices are located and in their largest lending markets. The Federal Reserve and the OCC have the authority to hold public hearings and previously have done so on proposed merger transactions.^[5] The proposed merger will affect depositors and credit card customers who should have the opportunity to voice their concerns about how the proposed merger could affect their finances and families in a more accessible format than the written comment process.

The Federal Reserve and the OCC should disclose any pre-filing discussions with the merging parties: The Federal Reserve and the OCC encourage merging banks to communicate their merger plans in advance of filing a merger application. The OCC's licensing manual on business combinations states that it "expects applicants considering transactions that raise novel, precedential, complex, or significant legal or supervisory issues to contact the licensing staff" before announcing merger agreements and the OCC requires pre-filing conference calls or meetings.^[6] The Federal Reserve and the OCC should disclose to the public the content of pre-filing communications with Capital One or Discover, including any non-proprietary materials and notes.

The Department of Justice should fully evaluate the proposed merger under the 2023 merger guidelines: The complex dimensions of the proposed merger underscore the shortcomings of the 1995 Bank Merger Guidelines that were implemented and designed primarily to address interstate banking that was approved under the Riegle-Neal Interstate Banking Act.^[7] The Department of Justice has solicited public comments to modernize the bank merger guidelines,^[8] but the guidelines have yet to be updated. The 1995 merger guidelines' narrow focus on insured deposits is ill-suited to address the proposed merger. The Department of Justice should evaluate the proposed merger and produce the competitive factors report under the 2023 Merger Guidelines which provide the framework for a sufficiently rigorous assessment of a merger of this complexity, including the vertical network elements.^[9] The regulations implementing the Bank Merger Act permit the Department to do so.

The Department of Justice should make the competitive factors report available to the public: The Bank Merger Act requires banking regulators to request the Department of Justice to produce a competitive factors report to be shared with the agencies in consideration of the merger.^[10] The statute does not prohibit the Department from making the competitive factors report available to the public. The Department of Justice should release the competitive factors report to the public to promote transparency and accountability in the consideration of the proposed merger and its impact on depositors, customers, and communities.

The proposed merger represents the exact kind of transaction involving "novel, precedent-setting, or highly complex or sensitive issues" that the Comptroller has noted requires careful deliberation.^[11] We urge the Federal Reserve, Comptroller, and Department of Justice to commit to a more transparent process that enables the public to fully participate in the consideration of this important merger review.

Sincerely,

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American Economic Liberties Project
Americans for Financial Reform Education Fund
Better Markets
Center for LGBTQ Economic Advancement & Research (CLEAR)
Center for NYC Neighborhoods, Inc.
Committee for Better Banks
Consumer Federation of America
Consumer Reports
Demand Progress Education Fund
Empire Justice Center
The Greenlining Institute
Institute for Agriculture and Trade Policy
Integrated Community Solutions, Inc.
Main Street Alliance
Maine People's Alliance
Metropolitan Interfaith Council on Affordable Housing (MICAH)
National Community Reinvestment Coalition
THE ONE LESS FOUNDATION
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Public Citizen
P Street
Regenerating Paradise
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^[1] 12 CFR §225.14 allows the Federal Reserve to approve certain transactions between well-capitalized, well-managed institutions within 5-days of the close of the comment period. 12 CFR §5.33(i) and (j) allows the OCC to accept streamlined applications and expedite the review by automatically approving transactions 15-days after the close of the comment period if the OCC takes no action. The proposed Capital One-Discover transaction appears to exceed the size threshold of the Federal Reserve expedited review regulations, but the transaction would qualify for the OCC's streamlined application and expedited review process that limit transactions to those with targets that have assets of less than 50 percent of the acquirer's assets.

^[2] Office of the Comptroller of the Currency (OCC). Business Combinations under the Bank Merger Act Notice of Proposed Rulemaking. 89 Fed. Reg. 30. February 13, 2024 at 10010 et seq.

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^[4] 12 CFR §5.10(b)(2)(ii) and 12 CFR §225.16(c)(2).

^[5] 12 USC §1842(b)(1), 12 CFR §263.2(e) and 12 CFR §5.11(a).

^[6] OCC. [Comptroller's Licensing Manual: Business Combinations](#). January 2021 at 27.

^[7] U.S. Department of Justice. [Bank Merger Competitive Review—Introduction and Overview](#). 1995; Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. [Pub.L. 103-328](#). September 29, 1994.

^[8] U.S. Department of Justice. [Press release]. “[Antitrust Division seeks additional public comments on Bank Merger Competitive Analysis](#).” December 17, 2021.

^[9] U.S. Department of Justice and Federal Trade Commission. [Merger Guidelines](#). December 18, 2023.

^[10] 12 USC §1828(c)(4).

^[11] OCC. [Comptroller’s Licensing Manual: Business Combinations](#). January 2021 at 31.

Patrick Woodall (*he / him*)

Senior Fellow

Americans for Financial Reform and

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Department of Justice
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Washington, DC 20530

March 21, 2024

In re: procedural requests for considering proposed Capital One-Discover Merger

Dear Chair Powell, Acting Comptroller Hsu, and Assistant Attorney General Kanter:

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