

From: [K.G.H. NICHOLLES](#)
To: [Jerome Powell](#)
Subject: A Credit One/Discover mega-merger would hurt out economy
Date: Tuesday, February 27, 2024 12:37:38 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.

Neither banking system is in danger. A merger would not have benefits for their customers. As a consumer, I have a card from each system, and like the options that gives me. They are somewhat different, and I benefit from choosing which to use for a purchase.

The Federal Reserve should stop this mega-merger immediately.

Sincerely,

K.G.H. NICHOLLES
kg hn@ttc-cmc.net
10 JAWBONE RD
MARTINSDALE, Montana 59053

From: [Todd Southworth](#)
To: [Jerome Powell](#)
Subject: Block the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:16:18 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.

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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,

Todd Southworth
todd1117@peoplepc.com
1127 Ravenwood Rd, 8
Waterloo, Iowa 50702-5438

From: [Claudia Parisi](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger is another consumer gouging monopoly NO!
Date: Tuesday, February 27, 2024 7:56:27 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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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,

Claudia Parisi
dparisi3537@charter.net
29 mine hill rd
New Milford Town of, Connecticut 06776

From: [Doreen McCammon](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger is wrong. Stop!
Date: Tuesday, February 27, 2024 10:39:31 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,

Doreen McCammon
wood@superaje.com
14330 Quaker Hill Crossroad
Nevada City, California 95959

From: [Lois Keel](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger?
Date: Tuesday, February 27, 2024 10:48:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I've been with Discover since 1989. I've tried 2 other cards, still have Visa as an alternate, but prefer 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. The idea that this might help card holders is most unlikely with such concentration of power.

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,
Lois S. Keel

Lois Keel
lois-sez@lois-sez.com
5640 Farley
Clarkston, Michigan 48346

From: [Meagan Black](#)
To: [Jerome Powell](#)
Subject: Don't Allow Credit Cards to Limit Competition
Date: Tuesday, February 27, 2024 12:14:27 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,

Meagan Black
MeaganBlack@cmail.carleton.ca
3692 w 27th ave
UBC-Point Grey, British Columbia v6s1r2

From: [Mary Steele](#)
To: [Jerome Powell](#)
Subject: Don't allow the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:30:26 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 Steele
online-activist@alumni.stanford.edu
24561 La Hermosa
Laguna Niguel, California 92677

From: [Melissa Rhyne](#)
To: [Jerome Powell](#)
Subject: Don't kill competition.
Date: Tuesday, February 27, 2024 12:08:02 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.

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,

Melissa Rhyne
mjrhyne@bellsouth.net
6809 Garden Ridge Court
Mobile, Alabama 36695

From: [Penelope S](#)
To: [Jerome Powell](#)
Subject: I Demand the Federal Reserve Stop the Capitol One/Discover Mega-Merger.
Date: Tuesday, February 27, 2024 12:57:50 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,

Penelope S
penny@cpgjobs.com
535 JACKSON
Pasadena, California 91104

From: [Kenneth Balmes](#)
To: [Jerome Powell](#)
Subject: Mega-mergers
Date: Tuesday, February 27, 2024 2:31:49 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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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: [Naomi Zurcher](#)
To: [Jerome Powell](#)
Subject: MONOPOLIES ARE ILLEGAL. Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:42:05 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.

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,

Naomi Zurcher
treerap@sprintmail.com
161 Columbia Hts
Brooklyn, New York 11201

From: [Louisa Beckett](#)
To: [Jerome Powell](#)
Subject: No Merger for Credit One/Discover Financial Services.
Date: Tuesday, February 27, 2024 12:18:23 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,

Louisa Beckett
louisa@maine.rr.com
7 Brenton Street
South Portland, Maine, Maine 04106

From: [Nicholas Seaman](#)
To: [Jerome Powell](#)
Subject: No to anti competitive mergers.
Date: Tuesday, February 27, 2024 5:50:31 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.

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,

Nicholas Seaman
nick.seaman@xtra.co.nz
16 Benfield Avenue, Mount Albert
Mt Albert, Auckland,, Auckland 1025

From: [Gavin Lawson](#)
To: [Jerome Powell](#)
Subject: No to the Credit One/Discover mega-merger!!!
Date: Tuesday, February 27, 2024 12:19:12 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 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 while concentrating wealth and power into the hand of a very few. This is NOT what America needs!!!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Chuck Wyrstok](#)
To: [Jerome Powell](#)
Subject: NOT GOOD FOR CONSUMERS Stop the Credit One/Discover mega-merger
Date: Tuesday, February 27, 2024 5:43:59 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,

Chuck Wyrstok
chuck@chuckwyro.com
428 Iris Lane
Cincinnati, Ohio 45255

From: [Karen Lee](#)
To: [Jerome Powell](#)
Subject: Please block the Credit One/Discover merger.
Date: Tuesday, February 27, 2024 7:34:52 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.

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,

Karen Lee
klee@ath.forthnet.gr
425 Broadmeadows Boulevard
Columbus, Ohio 43214-1082

From: [Clara Piecuch](#)
To: [Jerome Powell](#)
Subject: PLEASE Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:52:21 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.

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,

Clara Piecuch
cpiecuch237@msn.com
23779 N. Cottage Rd
Lake Zurich, Illinois 60047

From: [Penny Best](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:17:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am very distressed to hear about this proposed 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. Why are so many of these monopolistic mergers being considered?+

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. It is a disaster for consumers!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Penny Best
penny@pennypbest.com
1198 Crouch Rd.
Montvale, Virginia 24122

From: [Willis Gravelle](#)
To: [Jerome Powell](#)
Subject: Please stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:31:43 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,

Willis Gravelle
bill@gravelleweb.com
25490 old fredericksburg rd
boerne, Texas 78015

From: [Pam Reeves](#)
To: [Jerome Powell](#)
Subject: Protect Consumers--Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:05:45 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.

How will this merger improve the user experience? It won't, it will lead to less service and more charges to possess a credit card.

Please act for the people--The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam Reeves
pam@awarecare.com
P.O. Box 2816
Yountville, California 94599

From: [Rodney Dennehy](#)
To: [Jerome Powell](#)
Subject: Protect the Consumer maintain the competition!
Date: Tuesday, February 27, 2024 1:46:14 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.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rodney Dennehy
rdennehpt@msn.com
86 W. Broad Street, Apt. 1
East Stroudsburg, Pennsylvania 18301

From: [Jason Oringer](#)
To: [Jerome Powell](#)
Subject: Reject the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:04:01 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, where we have already seen tremendous consolidation in recent years. 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,

Jason Oringer
jason.oringer@seiu.org
246 22nd Ave
San Francisco, California 94121

From: [Susan Harrie](#)
To: [Jerome Powell](#)
Subject: Sounds like a Big Brother deal! Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:14:13 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.

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 Harrie
susanharrie@gra.midco.net
1308 Chestnut St
Grand Forks, North Dakota 58201

From: [James Baker](#)
To: [Jerome Powell](#)
Subject: Stop mega-merger.
Date: Tuesday, February 27, 2024 7:16:15 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.

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,

James Baker
jab022@morningside.edu
13721 Butcher RD
Westfield, Iowa 51062

From: [Jill Nicholas](#)
To: [Jerome Powell](#)
Subject: Stop the consolidation of influence in the lending market
Date: Tuesday, February 27, 2024 1:00:19 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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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,

Jill Nicholas
jlnicholas@rochester.rr.com
45 Oak Hill Terrace
Penfield, New York 14526

From: [Patrick Callanan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger!
Date: Tuesday, February 27, 2024 8:00:02 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.

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,

Patrick Callanan
pcallanan@patrickcallanan.com
421 N Kimble Dr
Bloomington, Indiana 47404

From: [Alexandra Crisafulli](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. Give consumers a chance !
Date: Tuesday, February 27, 2024 2:11:03 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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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,

Alexandra Crisafulli
alexandra@alexandracrisafulli.com
1711 Parker Street
Berkeley, California 94703-1917

From: [Judy Ann Alberti](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:54:28 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.

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,

Judy Ann Alberti
judyann2007@earthlink.net
2232 Derby Street
Berkeley, California 94705-1018

From: [Robert Ritchey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:23:24 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.

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 Ritchey
rwr8@mail.com
3338 Redondo Beach Blvd Apt. 121
Torrance, California 90504-1430

From: [Greg Espe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:53:39 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.

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,

Greg Espe
gregespe@msn.com
6278 20th Ave NE
Seattle , Washington 98115

From: [Diana Blanks](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:26:23 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,

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

From: [Senseney Marshall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:18:25 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Senseney Marshall
senseneym@hers.com
6436 Quincy Place
Falls Church, Virginia 22042

From: [B. A. McClintock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:34:20 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,

B. A. McClintock
redahi@hawaii.rr.com
88 Piikoi St
Honolulu, Hawaii 96814

From: [Monica Haddad](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:24:20 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,

Monica Haddad
monica99@live.com.au
1/202 Cornelia Road Toongabbie
Toongabbie East, New South Wales 2146

From: [Harlan Reed](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:08:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Harlan Reed
hjreed@cox.net
4830, E Fort Lowell Road
Tucson, Arizona 85712

From: [Alan Berg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:44:13 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,

Alan Berg
bergmanor@comcast.net
26 Anne Way
Brewster, Massachusetts 02631-1756

From: [Virginia Hadley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:32:08 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.

I have a Discover card, and I do not want Capitol One in my wallet. I have strived to support smaller businesses that keep a competitive market. This merger will silence the smaller business efforts.

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,

Virginia Hadley
virginia@hadleyhealth.com
1778 N RIVER RD
COSMOPOLIS, Washington 98537

From: [Asano Fertig](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:26:32 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,

Asano Fertig
asanof@comcast.net
11 Virginia Gardens
Berkeley, California 94702

From: [Stanley Morytko](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:13:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stanley Morytko
polisheagle@charter.net
315 BRICK TOP RD,
Windham, Connecticut 06280

From: [Ron Shaw](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:11:18 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,

Ron Shaw
missoakley3@fastmail.com
118 Belcher Rd
Madisonville, Tennessee 37354

From: [Joseph Hayes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:49:12 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,

Joseph Hayes
jth815@earthlink.net
185 Rainbow Dr
Grand Junction, Colorado 81503

From: [Laura Asher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:39:29 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,

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

From: [Lois Klepin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:35:03 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,

Lois Klepin
denklep@cox.net
147 East Palomar Street, Chula Vista, CA 91911
Chula Vista, California 91911

From: [Joanne McMillan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:33:04 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joanne McMillan
scott.jo@att.net
5016 SW 104th Loop
Ocala , Florida 34476

From: [James Phelps](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:31:28 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 Phelps
chezphelps@juno.com
7511 Teasdale Ave.
St. Louis, Missouri 63130

From: [Jeffrey Hemenez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:28:07 PM

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: [Cathy Bailey-Wilkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:04:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Cathy Bailey-Wilkins
bailey.crowe@frontier.com
5383 Glenwood Ln
Lakeside, Arizona 85929-5134

From: [Susan Balaban](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:03:09 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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Sincerely,

Susan Balaban
snabalab@sbcglobal.net
204 Lockerbie Lane
Wilmette, Illinois 60091

From: [Melanie Hauf](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:48:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Melanie Hauf
mshauf@earthlink.net
1835 Chestnut Hill Drive
Fort Mill, South Carolina 29708

From: [Terence Travis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:37:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Terence Travis
ttravis@hawaiiintel.net
91-999 Laaulu St
Ewa Beach, Hawaii 96706

From: [Harvey Hobson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:25:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Harvey Hobson
hjhabson@live.com
812 Crossridge Ln
Kernersville, North Carolina 27284

From: [John Escobales](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:14:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
John Escobales

John Escobales
roninmas@comcast.net
161 Glenwood Road
Clinton , Connecticut 06413

From: [Dennis Krueger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:10:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dennis Krueger
erbie@ntd.net
426 West Winnebago Street
Appleton, Wisconsin 54911-4552

From: [craig_mckerley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:04:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

craig mckerley
craig.mckerley@okstate.edu
7230 east 130th st s
bixby, Oklahoma 74008

From: [Jennifer Lanzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:00:15 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jennifer Lanzer
marsvenusneptunejupiter@msn.com
357 Thornbush Parkway
Davenport, Florida 33837

From: [Victor Castellanos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:57:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Victor Castellanos
scastellanos@charter.net
2414 whitlock rd
Madison, Wisconsin 53719

From: [Garrett Butler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:56:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Garrett Butler
garrettisgod@msn.com
Garrett Butler
Medford, Minnesota 55049-0064

From: [Alyce Fritch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:36:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Alyce Fritch
alycej@uw.edu
2160 N.E. 100th Street
SEATTLE, Washington 98125

From: [Editeur Editeur](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:25:34 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,

Editeur Editeur
Editeur@poesies.net
1000 torrey pines dr
La Jolla, California 92037

From: [Paul Williams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:23:50 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,

Paul Williams
oldtimeradio@riseup.net
100 Canterbury Ln,
Toms River, New Jersey 08757

From: [Rev Edward Loggins III](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:22:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rev Edward Loggins III
eloggins3@mchsi.com
233 Oliver St., POB 2112
Waterloo, Iowa 50704

From: [Molly McGee Randisi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:21:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Molly McGee Randisi
crandisi@rochester.rr.com
153 Fairhaven Rd
Rochester, New York 14610

From: [leland bellot](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:19:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

leland bellot
lbellot@fullerton.edu
526 Somerset Dr
Placentia, California 92870

From: [Valerie Leonard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:18:28 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,

Valerie Leonard
valerieleonard@comcast.net
5479 Hound Hill Ct
Columbia, Maryland 21045-2238

From: [Vic Mandarich](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:11:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vic Mandarich
vmandarich@wi.rr.com
W1099 Spleas Skoney Rd
East Troy, Wisconsin 53120

From: [Marcia Lewis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:10:12 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,

Marcia Lewis
marcia.lewis@valpo.edu
1300 Winding Ridge Lane
Valparaiso , Indiana 46383

From: [Melissa Seitsworth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:04:10 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melissa Seitsworth
mzz_e@msn.com
35577 SE Surface Rd
Estacada, Oregon 97023-8425

From: [Michele Hondo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:03:30 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,

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

From: [Ronald Marks](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:58:12 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,

Ronald Marks
rongmarks@sbcglobal.net
16237 west hammond st
Goodyear, AZ 85338, USA, Arizona 85338

From: [Carolyn Porter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:57:40 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carolyn Porter
cmp.atl@att.net
511 Susan Creek Drive
Stone Mountain, Georgia 30083

From: [Larry Hunter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:53:04 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Larry Hunter
lghunter@charter.net
8 Vicksburg Station
St. Charles, Missouri 63303

From: [John Urbonas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:52:05 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 Urbonas
j.urbonas@comcast.net
6612 Leupold Ln, Mill Hall, PA, USA
Plainfield, IL, Illinois 60586-6965

From: [Kay Farrell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:48:52 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,

Kay Farrell
dogadoption@comcast.net
112 Andover Park E #413
Tukwila , Washington 98188

From: [Sarah Agate](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:48:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sarah Agate
sjagate@ucsc.edu

From: [Donald W](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:47:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donald W
dw333@reninet.com
101
Eureka, California 95503

From: [Anna Sydnor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:38:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anna Sydnor
alsydnor@bellsouth.net
1690 Butler Bridge Road
Covington, Georgia 30016

From: [John Taylor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:33:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [David Childs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:17:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Childs
davidwc50@cox.net
4326 35th Street
San Diego, California 92104

From: [Sue Bannister](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:14:38 PM

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, and a massive impact on the credit card industry.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sue Bannister
suebirch@earthlink.net
5418 High Tor Hill
Columbia, Maryland 21045

From: [Richard Molnar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:08:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Molnar
rrmolnar@live.ca
4-1580 Springhill Drive
Kamloops, British Columbia V2E 2H1

From: [Vic Bostock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:01:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vic Bostock
care4animals@hotmail.co.uk
1612 Woodglen Ln
Altadena, California 91001

From: [Landra White](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:55:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Landra White
landra@thuntek.net
325 Shannon PI NW
Albuquerque, New Mexico 87107

From: [Sheila Meyers](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:52:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Meyers
smackth1s@comcast.net
408 Stracks Dam Road
Myerstown, Pennsylvania 17067

From: [Karen Bravo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:44:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Bravo
ironmatron@comcast.net
108 Belle Plaine Ave.
Park Ridge, Illinois 60068

From: [Linda Carr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:43:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Marjorie Cogan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:37:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marjorie Cogan
marjiecogan@bethshalomseattle.org
6800 35th Ave NE
Seattle, Washington 98115

From: [Bernhard Krevet](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:36:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bernhard Krevet
bekaurs@mynixplay.com
74 S Newport Dr
Napa, California 94559

From: [Daniel Gormley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:20:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Daniel Gormley
daniel@ggcci.com
8209 46th Court E
Sarasota, Florida 34243

From: [MAUREEN Verwiel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:19:40 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,

MAUREEN Verwiel
moemck@juno.com
1430 W Altgeld
Chicago, Illinois 60614

From: [Sonia Baker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:12:02 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,

Sonia Baker
sonia0427@msn.com
3800 Pana Vista Dr
Bellingham, Washington 98226

From: [Judith Montross](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:09:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Judith Montross
mrspopup@cfl.rr.com
706 Thistle Place
Winter Springs, Florida 32708-2126

From: [Ann Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:09:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Shirley Black](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:00:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

This merger is clearly bad for competition and is clearly bad for consumers! It must not be allowed to happen. The people need more freedom of choice, not less. This greed for power and control must be stopped. Less competition has never been good for the majority of people, only for the power hungry at the top of the heap who simply do not care at all for doing what is good for everyone else.

Sincerely,
Shirley Black
Santa Rosa, CA

Shirley Black
sblack0616@comcast.net
1101, Prospect Avenue, Apt. 30
Santa Rosa, California 95409

From: [Robert Fischer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:52:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Fischer
kfischer@bsu.edu
5845 Stone Pine Trail
Carmel, Indiana 46033

From: [Paula Fischer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:45:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paula Fischer
pfischer@comcast.net
3406 40th St E
Minneapolis , Minnesota MN

From: [Matthew Eager](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:37:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Matthew Eager
matt@aps.org
133 Merritts Pond Rd
Riverhead, New York 11901

From: [laurie mackenzie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:37:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

laurie mackenzie
lgmack@mts.net
419 morley ave
winnipeg, Manitoba R3L0Y7

From: [David Hoffmann](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:34:43 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,

David Hoffmann
daveho@charter.net
w10857 oak st
New London, Wisconsin 54961

From: [Nicolas Humphrey, PhD](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:25:28 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,

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

From: [Amrita Burdick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:22:01 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Amrita Burdick
burdickaj@earthlink.net
4528 Wyoming St.
Kansas City, Missouri 64111

From: [Sheila Guy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:20:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Guy
slg@socal.rr.com
20936 Gresham Street, Apt. 2
CANOGA PARK, California 91304

From: [Heather Roberts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:17:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Heather Roberts
hroberts63@juno.com
5717 Radford Loop
Fairburn, Georgia 30213

From: [Gail Atkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:16:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gail Atkins
gailatkins@comcast.net
6299 Wilson Creek Rd
Raymond, Washington 98577

From: [Eliot Moss](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:10:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Eliot Moss
moss@cs.umass.edu
7 Kestrel Lane
Amherst, Massachusetts 01002

From: [Margo Vanderhill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:05:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Margo Vanderhill
margo@midlands.net
504 Garfield St
Alton, Iowa 51003

From: [William Nusbaum](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:03:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

William Nusbaum
wfnusbaum@comcast.net
2916 Gettysburg Avenue South
St. Louis Park, Minnesota 55426

From: [Richard Nadler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:00:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Nadler
nrich46@msn.com
6036 Sunberry Circle
Boynton Beach , Florida 33437

From: [Richard Peterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:55:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [Janie Lucas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:52:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Janie Lucas
janielucas@att.net
827 Capp St
San Francisco, California 94110

From: [Christine Almeida](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:48:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christine Almeida
chrisrob1@optonline.net
377 Richard Court
Pomona, New York 10970

From: [Ortencia..Maria FIGUEROA](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:48:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ortencia..Maria FIGUEROA
4/12/20@mail.comcom
Río.Hato.calle.cuarta.casa.#.19.0
Panama, 507...68692506

From: [B J peck](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:47:37 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
B J Peck

B J peck
bjpeck@hummingbirdcommunity.org
PO Box 105 # 132
Cleveland, New Mexico 87715

From: [William Murtha](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:47:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

William Murtha
wmurtha2@nycap.rr.com
10 Delta Way
Halfmoon, New York 12065

From: [Heather Kreeck](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:46:46 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Heather Kreeck
2shopkreeck@frontier.com
16810 Connelly Rd
Snohomish, Washington 98296

From: [r j](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:45:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

r j
jrnatzke@wctc.net
1921 Cook Avenue
Shawano, Wisconsin 54166

From: [Bob Clark](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:45:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bob Clark
bclark@iserv.net
2825 SW Elmer Nelson Ln
Grants Pass, Oregon 97527

From: [Nick Molinary](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:42:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nick Molinary
nickmolinary@email.arizona.edu
3603 E Lee St
Tucson, Arizona 85716

From: [Lorraine Boes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:41:43 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.

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,

Lorraine Boes
lboes@charter.net
2016 Canal Drive
Redding, California 96001

From: [Tony DeFilipps](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:35:36 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tony DeFilipps
tonydefilipps@pipeline.com
10411 SW 108 Ave.
Miami, Florida 33176

From: [Joyce Alonso](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:35:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joyce Alonso
jbalonso3@msn.com
2303 E 60th
Spokane , Washington 99223

From: [Lawrence Crowley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:35:02 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,

Lawrence Crowley
magic@ecentral.com
441 Pheasant Run
Louisville, Colorado 80027

From: [Will Boemer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:34:53 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,

Will Boemer
willabo@pacbell.net
35 Fairfax #29
San Rafael CA, California 94901

From: [Wendy Lohman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:31:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wendy Lohman
wlohman@support.ucla.edu
1260 Veteran Ave. #324
Los Angeles, California 90024

From: [Ms Zentura](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:24:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ms Zentura
zeegal2012@charter.net
1034 S. Nebraska AV
Casper, Wyoming 82609

From: [Amy Douglass](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:22:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Amy Douglass
blichten@cox.net
645 West Goldfinch Way
Chandler , Arizona 85286

From: [Ruth King](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:20:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ruth King
ruthnk@comcast.net
6945 Mill Ct SE, Olympia, WA, USA
Lacey, Washington 98503

From: [Sabine Lang](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:20:01 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sabine Lang
sabine.lang@yale.edu
445 Sperry Rd
Bethany, Connecticut 06524

From: [Pam Doran](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:18:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Marcia Flannery](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:13:30 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,

Marcia Flannery
marciaflannery@stanfordalumni.org
363 40th st.
oakland, California 94609

From: [Dana Sanchez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:07:06 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,

Dana Sanchez
dana.sanchez@phpmcs.com
34610 Jensen Rd
Pine Grove, Colorado 80470

From: [Dan Paiano](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:58:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dan Paiano
dan@netfive.net
39 Longwood Drive
Sicklerville, New Jersey 08081

From: [Brie Gyncild](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:57:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brie Gyncild
brie@wordyfolks.com
1407 15th Ave
Seattle, Washington 98122-4117

From: [Tim McCague](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:56:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tim McCague
abbylmc@mchsi.com
403 State Street
Ottawa, Illinois 61350

From: [Ed Heys](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:55:15 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ed Heys
edwinheys@wi.rr.com
3535 Newman Rd.
Racine, Wisconsin 53406

From: [Joseph Melvin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:53:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joseph Melvin
kb6wjj@arrl.net
251 Hilltop Dr Apt 57
Redding, California 96003

From: [Annette Elder](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:53:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Annette Elder
alelder@cox.net
2113 Fountain View Dr
Las Vegas, Nevada 89134

From: [David Burtis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:51:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

David Burtis
dbsorbit@earthlink.net
103 Jasmine Ln
Calistoga, California 94515

From: [Mrs. Susan & Mr. Peter Risser](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:51:16 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [Emilio Verdugo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:48:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Emilio Verdugo
emilio@emilio-verdugo-architect.com
4324 Grand View Blvd.
Los Angeles, California 90066

From: [Julee Richards](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:46:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Hello, my name is Julee Richards. I live in Eatonville WA. Even though my husband and I have great credit, the offers that have been pouring into our mailbox recently have a laughable interest rate between 22% to 33%. How many Americans are falling for these offers and getting over their heads in debt? We know that mega-mergers and monopolies are horrible for consumers. This merger would only make the above scenario worse!

Capital One, one of the largest banks in the U.S., announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Julee Richards
jrichards@ufcw367.org
P.O. Box 1365,
Eatonville, Washington 98328

From: [Karl D.](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:45:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karl D.
karl@designdrumm.com
4815 Westgrove Dr.
Addison, Texas 75001

From: [Sharon Burdo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:41:54 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sharon Burdo
wuffinit@charter.net
993 State Route 3
Plattsburgh , New York 12901

From: [Desiree Nagyfy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:39:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Desiree Nagyfy
dnagyfy@msn.com
1120 E Westmoreland Rd
Deer Park, Washington 99006

From: [Christina Fredrickson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:39:15 AM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Christina Fredrickson
christina@firstalt.coop
1541 NW Highland Dr
Corvallis, Oregon 97330

From: [Michael Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:38:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Smith
m.smith77@charter.net
1430 Blanton Road
Adamsville, Tennessee 38310

From: [Gail Crady](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:38:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely, Mr. Gail Crady

Gail Crady
gcrady@live.com
5194 47th AVE No
Saint Petersburg, Florida 33709

From: [Peter Gallo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:38:13 AM

NONCONFIDENTIAL // EXTERNAL

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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,

Peter Gallo
gallo55@comcast.net
107 Suffield Street
Agawam Town, Massachusetts 01001

From: [Kenneth Johns](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:37:15 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,

Kenneth Johns
kajohns55@earthlink.net
122 Club House Drive
New London, North Carolina 28127-9164

From: [Norma Drapac](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:34:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Norma Drapac
napac@usa.com
4822 Cherry St
Griffith, Indiana 46319

From: [JOHN CERVANTES](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:20:32 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 CERVANTES
city10s@pacbell.net
532-28th Avenue
San Francisco, California 94121

From: [Marjorie Woodruff](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:17:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marjorie Woodruff
majawo@earthlink.net
1237 N Maplewood Ave
Chicago, Illinois 60622

From: [Elizabeth Mansfield](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:16:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Mansfield
emmansfield@comcast.net
5 Turkey Hill Rd.
Newburyport, Massachusetts 01950

From: [Vickie Rozell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:13:46 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vickie Rozell
vickie.rozell@alumni.stanford.edu
720 Ivy Dr
Menlo Park, California 94025

From: [Rebecca Procter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:13:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rebecca Procter
rprocter@msn.com
21 Aster Way
Santa Fe , New Mexico 87508

From: [Gary Alexander](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:13:15 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 Alexander
gary.alexander52@comcast.net
5 Deer Run
Randolph , Vermont 05060

From: [Bushra Qureshi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:12:34 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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Sincerely,

Bushra Qureshi
qureshib@videotron.ca
4850 Cote St.Luc Road, #18
Montreal, Quebec H3W 2H2

From: [Phil Shephard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:11:03 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,

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

From: [Diana Killorin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 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,

Diana Killorin
dkillorin@earthlink.net
134 San Marco
Tybee Island, Georgia 31328

From: [Robert Wesley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:00:22 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Wesley
frw2@cornell.edu
212 Hill Road Ithaca NY
Ithaca, New York 14850

From: [Nancy Clark](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:57:26 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Clark
na_clark@comcast.net
1176 McKinley Ave
Loveland, Colorado 80537

From: [Pam VanCura](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:56:34 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam VanCura
vancura1781@comcast.net
1781 Southmoor Drive
Salt Lake City , Utah 84117

From: [Pamela Wood](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:54:39 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Pamela Wood
horsmom@lumos.net
1514 Simmons Gap Road
Dyke, Virginia 22935

From: [Thomas Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:54:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Thomas Smith
tom@bajabb.com
1162 E Stable Way
Washington, Utah 84780

From: [Barbara Scott](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:53:57 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Scott
bscott@breezeline.net
606 Homestead Place
Warren, Pennsylvania 16365

From: [Sherrill Gary](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:53:37 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sherrill Gary
sjgary@att.net
449 Oak Avenue
Pinehurst, Georgia 31070

From: [geri uren](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:52:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

geri uren
geri55@charter.net
305 oriole lane
cambridge, Wisconsin 53523

From: [Ferrel Christensen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:51:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ferrel Christensen
fchrste@ualberta.ca
1165 whitlock ave
salt lake city, Alberta 84106

From: [James Rice](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:48:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Rice
cleotisleeroy1@mail.com
1807 Kansas Street
Baytown, Texas 77520

From: [Gerry Hoots Hoots](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:44:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gerry Hoots Hoots
ghoots@triad.rr.com
null
WINSTON SALEM, North Carolina 27104

From: [Scott Lundgren](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:42:55 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Scott Lundgren
ScottLundgren7075@comcast.net
711 W. Diversey Pkwy.
Chicago, Illinois 60614

From: [Carey Durgin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:40:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carey Durgin
careydurgin@wwdb.org
8116 14th Ave. SW
Seattle, Washington 98106

From: [Virginia Shockey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:40:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Virginia Shockey
v_shockey@msn.com
1536 Silver Street
Bronx, New York 10461

From: [Lawrence Stoler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:36:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lawrence Stoler
lstoler99@optonline.net
140 Grove Street
Stamford, Connecticut 06901

From: [Marie Malone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:35:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marie Malone
bmalone2@charter.net
PO Box 493, 110 W Divina Dr
Grant, Michigan 49327

From: [Ronile Valenza](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:34:43 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ronile Valenza
ronilenhank@comcast.net
633 Woodbine Dr
San Rafael, California 94903

From: [Christy Eugenis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:33:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christy Eugenis
christy@newvillages.com
2314 Northwest Savier Street
Portland, Oregon 97210

From: [Lynn Brenner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:30:24 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.

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,

Lynn Brenner
lynn@labrenner.com
11442 Abner Ave
Fairfax, Virginia 22030

From: [JULIA YOUNG](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:28:44 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,

JULIA YOUNG
mandjyoung@mindspring.com
457 Meadowbranch Rd.
Pittsboro, North Carolina 27312

From: [Gianluca Razzauti](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:28:24 AM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gianluca Razzauti
gianluca.razzauti@grproductions.com
Via delle Sorgenti, n. 373
LIVORNO, Toscana 57121

From: [Mary Sherman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:26:47 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,

Mary Sherman
jmsherman@bex.net
336 E. 7th St
Perrysburg, Ohio 43551-2348

From: [Randy Graves](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:26:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

They're too f**king big already! Need to be broken up.

Sincerely,

Randy and Elaine Graves
Arena WI 53503-9203

Randy Graves
egraves@charter.net
7152 county rd h
Arena, Wisconsin 53503-9203

From: [Mark J Fields](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:24:46 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,

Mark J Fields
mjgf2@bellsouth.net
5700 Old Ocean Blvd. T
Ocean Ridge , Florida 33435

From: [Theresa Yandell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:24:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Theresa Yandell
terry.yandell@gte.net
3737 Mariana Way
Santa Barbara , California 93105

From: [kimberly_pettit](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:19:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Paul Kohn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:12:02 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,

Paul Kohn
pkohn@yorku.ca
87-1331 Major Mackenzie Dr. W.
Vaughan, Ontario, L6A 4W4

From: [Sandra Joos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:10:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sandra Joos
joosgalefamily@comcast.net
4259 SW Patrick PI
Portland, Oregon 97239-7202

From: [Madeline Crane](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:09:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Madeline Crane
mcrane@uwalumni.com
5827 N 39th St.
Milwaukee, Wisconsin 53209

From: [DEBBIE MILLS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 10:04:34 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

DEBBIE MILLS
debbieam@charter.net
119 CORNELIUS DR
Shiloh, Illinois 62269

From: [Joel Bishop](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:58:24 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,

Joel Bishop
joel-bishop@uiowa.edu
819 Dewey St
Iowa City, Iowa 52245

From: [Stephen Gottlieb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:58:17 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,

Stephen Gottlieb
sgott@albanylaw.edu
200 South Manning Boulevard
Albany, New York 12208

From: [Eva Havas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:56:38 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eva Havas
ehavas@bu.edu
51 Sea Breeze Ln
Bristol, Rhode Island 02809

From: [Terry Reser](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:55:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Terry Reser
tandb@resersw.com
1607 Arcadian Trail NW
Albuquerque, New Mexico 87107

From: [Marc Azar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:54:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marc Azar
cnucxqed@colba.net
6872 Sunset
Los Angeles, Quebec 90023

From: [Susan McRae](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:52:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan McRae
smcrae@earthlink.net
1231 Miller Ave NE
Olympia, Washington 98506

From: [Lawrence Wazeter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:50:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

L.P. Wazeter

Lawrence Wazeter
lwazeter@comcast.net
142 Providence Blvd
Kendall Park, New Jersey 08824

From: [HEATHER WALKER](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:49:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

HEATHER WALKER
HCWALKER9@GMAIL.COM
4210 FLAD AVENUE
ST LOUIS, Missouri 63110

From: [Orva M Gullett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:49:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Orva M Gullett
mistie@marion.net
1922 Victory Rd lot 116
Marion, OH, Ohio 43302

From: [Denise Lytle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:44:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Denise Lytle
centauress6@live.com
3207 Plaza Dr.
Woodbridge, New Jersey 07095

From: [Jeff Landis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:43:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeff Landis
j_landis@charter.net
1108, Treeshade Drive
St. Peters, Missouri 63376

From: [Kosta Ziakas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:41:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kosta Ziakas
magikosta@freenet.de
germany
Mönchengladbach, Nordrhein-Westfalen 41189

From: [Gary Shephard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:40:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gary Shephard
shephard@prodigy.net
PO Box 48608
Watauga, Texas 76148-0608

From: [Duke Unavailable](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:39:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Duke Unavailable
duke@datascriber.com
125 Private St
Fayetteville, North Carolina 28390

From: [Barbara Tripp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:38:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Tripp
btripp@comcast.net
3839 Bonney Moore Dr
Fort Collins, Colorado 80524-6415

From: [Francisco de Tavira](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:37:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Francisco de Tavira
ftavira@opalgrou.net
132 West 36th Street
New York, New York 10018

From: [Michael Rosenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:35:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Rosenberg
mrdds@mindspring.com
32 W 83rd St
New York, New York 10024

From: [Virginia F Hoyt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:35:10 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,

Virginia F Hoyt
lvhoyt@live.com
2130 County Line Rd
Bassett, Virginia 24055

From: [Joe Romero](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:35:07 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,

Joe Romero
jrom10@live.com
7542 Park Ave
Pennsauken, New Jersey 08109

From: [Lisa West](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:34:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lisa West
lisawest37@comcast.net
6114 cronin
dearborn heights, Michigan 48127

From: [adelaide steely](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:31:37 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,

adelaide steely
gfcp@pa.net
109 Whitetail Court
Claysburg, Pennsylvania 16625

From: [Doug Taylor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:30:44 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Doug Taylor
taysag3@sbcglobal.net
3319 Oak Knoll Dr
brighton, Michigan 48114

From: [Lynn Skibinski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:21:10 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynn Skibinski
1944maxx@roadrunner.com
49 Elmwood Park West
Tonawanda, New York 14150

From: [Sister Joan Agro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:20:53 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sister Joan Agro
jagro@opblauvelt.org
496 Western Highway South
Blauvelt, New York 10913

From: [Kate Ricks](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:18:51 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kate Ricks
kate@voicesforqualitycare.org
740 Stern Dr
Las Cruces, New Mexico 88005-3826

From: [Francine Ungaro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:17:25 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,

Francine Ungaro
fbungaro@cox.net
639 Andrews St.
Southington, Connecticut 06489

From: [W.E. Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:16:22 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,

W.E. Miller
3841miller@comcast.net
3841miller@comcast.net
Oakland, California 94602

From: [Marlyn Couture](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:12:09 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,

Marlyn Couture
medctg@comcast.net
1719 Sunderland Hill Road
Arlington, Vermont 05250-9747

From: [Jamila Garrecht](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:09:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jamila Garrecht
jamila@sonic.net
620 E st
Petaluma, California 94952

From: [Bonnie Howard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:04:03 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,

Bonnie Howard
bondonhoward@comcast.net
3 Warwick Terrace
Marblehead, Massachusetts 01945

From: [marie-noëlle lombard-cremieux](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:01:14 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

marie-noëlle lombard-cremieux
mlombard@mnhn.fr
NM University
Los Alamos, 87544

From: [Marcia Minsky](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:00:28 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.

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Sincerely,

Marcia Minsky
mminsky@cinci.rr.com
424 Sugar Maple Lane
Cincinnati, Ohio 45246

From: [Donald Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:00:00 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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Sincerely,

Donald Johnson
djohnson210@triad.rr.com
210 Harmon Ct
Winston-Salem, North Carolina 27106

From: [marie-noëlle lombard-cremieux](mailto:marie-noëlle.lombard-cremieux)
To: [Jerome Powell](mailto:Jerome.Powell)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:59:35 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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Sincerely,

marie-noëlle lombard-cremieux
mlombard@mnhn.fr
NM University
Los Alamos, 87544

From: [Kathleen Finnerty](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:59:00 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kathleen Finnerty
katiefinnerty@msn.com
4321 NW 67th Terrace Tom Finnerty
Gainesville, Florida 32606

From: [Larry Denio](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:57:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Larry Denio
ldenio@rallstech.net
41223 Apple Lane
Monroe City, Missouri 63456

From: [Bradley Wishard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:57:21 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bradley Wishard
bwishard@somtel.net
625 Lakeside Lane
Somerset, Wisconsin 54025

From: [Rick Stack](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:55:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rick Stack
rstack@american.edu
626 Gist Ave
Silver Spring, Maryland 20910

From: [Marcy Gordon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:54:54 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Marcy J. Gordon

Marcy Gordon
mgordon@pipeline.com
1758 Dean Street, Apt. 3
Brooklyn, Offaly 11233

From: [ELlen Stauffer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:54:07 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

ELlen Stauffer
epstauff@indiana.edu
2631 E POplar Drive
BLoomington, Indiana 47401

From: [Lori Misura](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:52:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lori Misura
lori.misura@yale.edu
858 Quinnipiac Ave.
New Haven, Connecticut 06513

From: [Deborah Bronstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:43:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deborah Bronstein
drb@harhashem.org
725 31st St
Boulder, Colorado 80303

From: [Deborah Bronstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:42:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Deborah Bronstein
d.bronstein@harhashem.org
725 31st St
Boulder, Colorado 80303-2401

From: [Steve Perkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:40:20 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steve Perkins
steve.perkins@huntsvilleal.gov
700 Mountain Gap Rd SE
Huntsville, Alabama 35803

From: [marie lombard-crémieux](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:38:37 AM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

marie lombard-crémieux
mlombard@mnhn.fr
Cuvier
los alamos, 87544

From: [Martha Robertson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:38:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Martha Robertson
marrober@alumni.iu.edu
1309 Spartan Ave
Leesburg, Florida 34748

From: [Cindy Kilcup](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:34:14 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Cindy Kilcup
cynderz87@comcast.net
9009 se causey Ave apt H10
Happy valley or , Oregon 97086

From: [Carol Chappell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:32:31 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,

Carol Chappell
ccngbrazil@hughes.net
81 CLOVE VALLEY RD
HIGH FALLS, New York 12440

From: [Julie Parisi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:30:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Julie Parisi
juliepkirby@earthlink.net
36 Purdy Hollow Road
Woodstock, New York 12498

From: [Kyra Mikala](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:24:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kyra Mikala
kyram1@comcast.net
3138 Cambria Ct
Aurora , Illinois 60503

From: [Dee roye](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:17:16 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dee roye
dee.roye@phoncoop.coop
Abbeyfield Society flat 3
Norwich, England NR14EH

From: [Sam Zacour](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:16:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sam Zacour
szacour@roadrunner.com
3167 W 42nd St
Erie, Pennsylvania 16506

From: [Mark Washburn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:14:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mark Washburn
washburn@illinois.edu
2068 County Road 125 East
Mahomet, Illinois 61853

From: [Donna Ennis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:12:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donna Ennis
ennisd01@comcast.net
595 Fries Mill Road
Franklinville , New Jersey 08322

From: [Tom Gauntt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:11:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tom Gauntt
gauntts@comcast.net
3254 Leeland
Bensalem , Pennsylvania 19020

From: [Francie Lightfine](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:10:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Francie Lightfine
frances.lightfine@d303.org
36 W872 Walnut Ridge Ln
Saint Charles, Illinois 60174

From: [John Pearson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:08:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Pearson
j.pearson@live.com
8810 W 140th St Apt 3B
Orland Park, Illinois 60462

From: [Sue Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:07:29 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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Sincerely,

Sue Johnson
sujon@zoomnet.net
2812 Cedar St
Portsmouth, Ohio 45662

From: [KENNETH RAWLINS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:07:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

KENNETH RAWLINS
krawlins5@cox.net
8733 E. SELLS SR.
SCOTTSDALE, Arizona 85251

From: [Gretchen Rose](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:06:31 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,

Gretchen Rose
artspa1104@sbcglobal.net
1104 E Narlock Rd
Cedar, Michigan 49621

From: [Joshua McKain](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:04:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joshua McKain
jmckain@fisher.edu
15 Captain Peirce Rd, Scituate, MA, USA
Scituate, Massachusetts 02066

From: [Richard Eldridge](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:01:16 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,

Richard Eldridge
reldridge2@juno.com
108 South Mill Drive
Glastonbury, Connecticut 06073

From: [Mary Loyd Shell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:01:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mary Loyd Shell
mary_2_rose@live.com
233 S American St
Ridgecrest, California 93555

From: [Adriana Trafford](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:58:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Adriana Trafford
falcon19@comcast.net
158 SELDEN HILL DRIVE
West Hartford,, Connecticut 06107

From: [Richard Worth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:48:13 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Worth
solitary-bird@att.net
620 Lytle St
West Palm Beach, Florida 33405

From: [Harriet Forman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:46:24 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Harriet Forman
harrietf@charter.net
381 Pollard Rd
Northbridge, Massachusetts 01534

From: [Jill Solomon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:42:58 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jill Solomon
jill@brianpaulsolomon.com
488 Catalina Drive
New Franklin , Ohio 44319

From: [Marta Dawes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:41:24 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marta Dawes
marta@steveandmarta.com
413 Kountze Memorial Drive
Bellevue, Nebraska 68005-2522

From: [Andrea Harmer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:40:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Andrea Harmer
ajw1@lehigh.edu
7619 Brandywine Circle,
Trexlerstown, Pennsylvania 18087

From: [S H](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:39:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

S H
sekarla@msn.com
4371 Sturgeon Rd
Stockton , California 95219

From: [Patricia Grossmann](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:39:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Patricia Grossmann

Patricia Grossmann
pgartist@frontier.com
17330 Quaker Ln, Apt 222
Ashton-Sandy Spring, Maryland 20860

From: [Kenneth Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:38:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kenneth Miller
kmliller@rev.net
252 Howard Drive
Salem, Virginia 24153

From: [Nancy Newton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:34:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nancy Newton
nnewton@iupui.edu
1598 E Rhorer Rd
Bloomington , Indiana 47401

From: [Michael Gelfer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:33:06 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Gelfer
mikenregina_204@comcast.net
345 Lake Shore Rd
Putnam Valley, New York 10579

From: [Robert Jakubiec](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:26:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Jakubiec
nowhere.man4@comcast.net
992 Reserve Ct
FOX LAKE, Illinois 60020

From: [Christine Haskell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:24:29 AM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Christine Haskell
chaskell@ringlerassociates.com
67 PRINCETON ST
North Chelmsford, Massachusetts 01863-1683

From: [Mollie Schierman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:23:19 AM

NONCONFIDENTIAL // EXTERNAL

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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,

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

From: [Curious Mastro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:22:32 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,

Curious Mastro
utvol61@inteliport.net
101 HUNTERS TRL W
ELIZABETH CITY, North Carolina 27909

From: [Angela Hoehne](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:16:30 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Klaus Steinbrecher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:15:01 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: [Barbara Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:11:43 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Kelly
bkelly1@hvc.rr.com
30 NATURE LAKE RD
Liberty NY, New York 12754

From: [Helge Striim](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:08:34 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Helge Striim
helge@striim.se
Bivägen 16
Laholm, Halland 31235

From: [Judith Ford](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:08:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Ford
jsford66@bellsouth.net
1819 N. 51 Ave.
Hollywood, Florida 33021

From: [Nancy Rivers](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:05:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Rivers
mdgiantfan@comcast.net
5322 Eliots Oak Rd
Columbia, Maryland 21044

From: [Sara Lerner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:03:47 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,

Sara Lerner
sara_lerner@press.princeton.edu
70 Bonnell St.
Flemington, New Jersey 08822

From: [Amira Mansour](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:03:17 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,

Amira Mansour
amiramansour@earthlink.net
4615 Green Tree Ln
Irvine, California 92612

From: [Amira Mansour](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 7:01:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Amira Mansour
amiramansour@earthlink.net
4615 Green Tree Lane
Irvine, California 92612

From: [Karen Deckel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:57:27 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 Deckel
kdeckel@maritime.edu
31 Chippewa Drive
Buzzards Bay, Massachusetts 02532-4426

From: [Dorothea Leicher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:57:20 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dorothea Leicher
dleicher@dleicher.com
1174 Snedekerville Rd
Columbia Crossroads , Pennsylvania 16914

From: [Lori Marston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:53:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lori Marston
lori.marston@cox.net
2371 N Broken Arrow Pl
Tucson, Arizona 85745

From: [Charlotte Shnaider](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:52:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charlotte Shnaider
charsing@comcast.net
30 Oak Lane
Staunton, Virginia 24401

From: [gregory whynott](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:45:20 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

gregory whynott
gwhynott@myfairpoint.net
9 falkland lane
rochester, New Hampshire 03867

From: [Tim Porter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:43:19 AM

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: [Estella Brown](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:41:23 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Estella Brown
estellabrown@comcast.net
2840 Manitou Dr., NE
Grand Rapids, Michigan 49525

From: [Todd Atkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:40:03 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Todd Atkins
taatkins@comcast.net
5 Lakeshore Ctr.
Bridgewater, Massachusetts 02324

From: [Willard Seehorn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:37:28 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.

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Sincerely,

Willard Seehorn
wseehorn@fastmail.com
110 Muir Woods Dr
Cary, North Carolina 27513

From: [bud johnston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:37:04 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

bud johnston
bud@alliancecom.net
25250 482nd av
garretson, South Dakota 57030

From: [Deborah Goodman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:34:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Deborah Goodman
bearn1758@comcast.net
77 South Street
Woodstock, Vermont 05091

From: [Paul E Siegel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:25:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paul Siegel

Paul E Siegel
paul@rollingforkmusic.com
127 West 79th Street, Apt 2L, Apt 2L
New York, New York 10024-6416

From: [Patrick Ramsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:21:37 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrick Ramsey
drpat@prodigy.net
817 Alameda Road NW
Albuquerque, New Mexico 87114

From: [Barbara Addis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:12:28 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Addis
baddis@aladdnet.com
10200 Ivy Hollow Dr
Knoxville, Tennessee 37931

From: [Didi Magnin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:10:59 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Stephanie Wood](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 6:04:16 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stephanie Wood
woods@mail.montclair.edu
PO Box 1126
Montclair, New Jersey 07042-1126

From: [Linda Wisz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:59:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Wisz
lmwisz@comcast.net
200 Fiddleleaf Ln, Apt 203
Warrington, Pennsylvania 18976

From: [Jim Yuvan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:54:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jim Yuvan
yuvanjpd@comcast.net
14875 Sears Rd.
Plano, Illinois 60545

From: [Jonathan Boud](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:51:08 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jonathan Boud
jonathanboud@msn.com
Brixham Crescent
Middlesex, England HA4 8TT

From: [Victor Wittmann](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:45:07 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.

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,

Victor Wittmann
v1wittmann@comcast.net
4027 Log Trail Way
Reisterstown, Maryland 21136

From: [Donnasue Jacobi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:37:53 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,

Donnasue Jacobi
donnasue@paws4art.com
835 Argon Ave
eugene, Oregon 97404

From: [Janice Mackanic](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:25:55 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,

Janice Mackanic
janice1029us@msn.com
1307 Nersita Drive
Point Pleasant , New Jersey 08742

From: [John Evrard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:13:45 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,

John Evrard
jmevrard@roadrunner.com
304 N Roundtree Drive
Cocoa, Florida 32926

From: [Tamar Sautter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:13:10 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,

Tamar Sautter
tsautter@satx.rr.com
155 Maple Valley
San Antonio , Texas 78227

From: [Andrea-s Bernhard Rullmann-Stekl - GERMANY](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 5:11:46 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,

Andrea-s Bernhard Rullmann-Stekl - GERMANY
rullmann-stekl_in_germany@online.de
Ringbergstraße 29
Bad Wiessee, Bayern 83707

From: [Sholey Argani](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:57:03 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,

Sholey Argani
sargani@comcast.net
417 Lincoln Ave
Takoma Park, Maryland 20912

From: [Marsha Houk](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:51:26 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marsha Houk
houk-m-t@comcast.net
16215 195th PI NE, ---
Woodinville, Washington 98077

From: [Jeanette Adami](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:51:12 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,

Jeanette Adami
jinyfordd@comcast.net
Woodbine Circle
West Bloomfield, Michigan 48323

From: [George Snipes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:33:49 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,

George Snipes
gscrooge@bluetiehome.com
6934 Southeast 45th Avenue
Portland, Oregon 97206

From: [Carrie Cammack](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:27:01 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Cynthia Lee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:21:34 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Cynthia Lee
mgll62@live.com
1434 McGuffey Rd.
Youngstown, Ohio 44505

From: [Andrea Frankel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:20:29 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,

Andrea Frankel
akfrankel@comcast.net
11864 Deer Park Dr
Nevada City , California 95959

From: [Lary McKee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 4:05:45 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,

MY MESSAGE IS FOR THE FEDERAL RESERVE, AND I AM TELLING THEM: BLOCK
CAPITOL ONE/DISCOVER MERGER NOW! PLEASE DON'T LET THIS MERBER HAPPEN!
Thank you...

Lary McKee
jack@larymckee.com
850 MESQUITE LN NE
GERVAIS, Oregon 97026

From: [Jorge Corralejo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:59:12 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,

Jorge Corralejo
jorgecorralejo@sbcglobal.net
600 W. 9th Street #506
Los Angeles , California 90015

From: [Tom Gledhill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:56:12 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,

Tom Gledhill
plent2d@orcon.net.nz
142 Rutherland
Bellmead, Saint Croix Island 10245

From: [Teresa Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:54:42 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,

Teresa Miller
teresa-miller@att.net
1820 NW Polk St
Topeka, Kansas 66608

From: [BARRY HOLLOWAY](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:51:21 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

BARRY HOLLOWAY
barryholloway@msn.com
42 S Friendship ct
Colora, Maryland 21917

From: [Lynne Preston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:44:56 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lynne Preston
bluelynne@sbcglobal.net
344 Highland Ave
San Francisco, California 94110

From: [Patrick Ramsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:44:51 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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Sincerely,

Patrick Ramsey
pat@pataeronautics.com
817 Alameda Road NW
Albuquerque, New Mexico 87114-2001

From: [Staci Tefertiller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:41:24 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Antonio Grijalva+](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:29:53 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Antonio Grijalva+
griton5094@att.net
3236 Velma Drive
Los Angeles, California 90068

From: [Dean Griswold](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 3:03:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dean Griswold
griswomd@ix.netcom.com
8784 Mohawk Way
Fair Oaks, California 95628

From: [Dana Sewall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:59:30 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dana Sewall
dlsewall@comcast.net
740 NW Cascade Ct.
Gresham, Oregon 97030

From: [Isobel Cosgrove](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:53:52 AM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Isobel Cosgrove
info@acuherblondon.com
35b Dartmouth Park Ave
London, England NW5 1JL

From: [lyric apted](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:46:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

lyric apted
peace@frodosgirl.net
2228 NE Multnomah Street, Apt k
Portland, Oregon 97232

From: [Melody Hamilton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:45:30 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melody Hamilton
medleybythesea@suddenlink.net
Mill Creek Lane
TRINIDAD, California 95570

From: [T H](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:42:29 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

T H
numberzone@ca.rr.com
Toland Ave
Los Angeles, California 90045

From: [lynn hoch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:36:09 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Lynn H.

lynn hoch
lyrose44@optonline.net
37 woodmere blvd #5e
Woodmere, New York 11598

From: [Debbie Thorn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:28:00 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.

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,

Debbie Thorn
thorndebbie@comcast.net
900 290th Ave Se
Fall City, Washington 98024

From: [Marion Shepherd](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:26:26 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.

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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. Please help save our economy for all!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marion Shepherd
jandbshepherd@ozemail.com.au
1790 Hammond Court
Bloomfield Hills, Michigan 48304

From: [karen steele](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:26:15 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

karen steele
karensteele@juno.com
5 Del Norte Street
Eureka, California 95501

From: [Shari O'Connor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 2:17:41 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Shari O'Connor
soconnor007@tampabay.rr.com
11036 Windsor Place Circle
Tampa, Florida 33626-2684

From: [Mary Thorpe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:59:15 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,

Mary Thorpe
mary14889@frontiernet.com
1220 Langford Creek Road
Van Etten, New York 14889

From: [Axel Meier](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:58:27 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Axel Meier
toax12@sonic.net
Park Blvd
Oakland, California 94606

From: [Steve Wendt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:57:47 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,

Steve Wendt
stevew@shocking.com
6 New Dawn Cir
Chico, California 95928

From: [Angela Mastaloudis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:55:21 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,

Angela Mastaloudis
mastaloudis@ucsbalum.net
4865 S. Wander Ln
Holladay, Utah 84117

From: [Kristy Lindberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:54:29 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kristy Lindberg
keithandkristy@charter.net
597 Chancellor Dr
Edwardsville , Illinois 62025

From: [John Hagopian](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:52:34 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Hagopian
jhagopian@fastmail.fm
John Hagopian
Berkeley, California 94702

From: [Nerin Gonzalez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:51:45 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,

Nerin Gonzalez
ngonzalez82@live.com
2575 Market Street
San Diego, California 92102

From: [Don Barnby](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:47:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Don Barnby
dbarnby@comcast.net
Spruce Ave.
Menlo Park, California 94025

From: [Linda Mullinax](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:39:53 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: [Janet Feder](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:18:58 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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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 is in your hands. Please do the right thing here. The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Feder
brainbox@janetfeder.com
3849 Gilpin Street
CO, Colorado 80205

From: [Roberta Schear](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:18:36 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,

Roberta Schear
bschear@sonic.net
5460, Carlton
Oakland, California 94618

From: [Mary Robertson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:12:45 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,

Mary Robertson
mrobertson.gordon@greenisp.co.uk
38 Homersham
Canterbury, England CT1 3RG

From: [Leslie Lomas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:11:12 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Leslie Lomas
leslielomas@comcast.net
4840 Thunderbird Dr.
Boulder, Colorado 80303

From: [winifred hopkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:10:50 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

winifred hopkins
winnih@earthlink.net
1137 west fern dr
fullerton, California 92833

From: [Susan Ring](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:10:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Ring
sring67@comcast.net
4621 35th Ave SW
Seattle, Washington 98126

From: [Sheila Hillhouse](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:04:46 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Hillhouse
sheilahillhouse@comcast.net
5828 Huntington Hills Drive
Fort Collins , Colorado 80525

From: [Jessica Treon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:04:35 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jessica Treon
treonentinc@peak.org
P O Box 1515, 4949 NE Pacific Coast Highway
Waldport, Oregon 97394-1515

From: [Jeremy Baptist](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:03:42 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeremy Baptist
jebaptist@kc.rr.com
8700 Lamar Ave
Overland Park, Kansas 66207

From: [Evelyn Griffin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:03:34 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: [Barbara Benson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:02:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Benson
barbbenson@ec.rr.com
104 Deerfield Court
Swansboro, North Carolina 28584

From: [Robin Melchior](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:01:40 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robin Melchior
robinlee13@att.net
5240 Braemar Court
Avon, Indiana 46123

From: [Patrice Wallace](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:00:49 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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: [Patrice Wallace](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 1:00:27 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Patrice Wallace
patricewallace@cruzio.com
5498 Coast Road, Apt #3
Santa Cruz, California 95060-5631

From: [Judith Plenty](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:59:25 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Plenty
judy@rodborough.net
41 Spinners House
Stroud, England GL5 1DS

From: [Roger Plenty](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:58:52 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Roger Plenty
roger@rodborough.net
41 Spinners House
Stroud, England GL5 1DS

From: [Theodore Voth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:58:02 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Theodore Voth
tedvoth3@uwalumni.com
17 N. Seventh St. Apt. 2
Madison, Wisconsin 53704

From: [Carol Pucak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:56:40 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.

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 Pucak
pucak@sopris.net
0478 Stagecoach Lane
Carbondale, Colorado 81623

From: [Pauline Erera](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:54:38 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,

Pauline Erera
ererap@uw.edu
2114 N 65th St
Seattle, Washington 98103

From: [Scott Nelson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:51:16 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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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 Nelson
play@kiteisland.com
P.O. Box 1075
Bethel Island, California 94511

From: [NILE BECK](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:46:59 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,
Nile Beck
Appleton WI

NILE BECK
nile@nilebeck.com
N BLUEMOUND DRIVE, 3422
APPLETON, Wisconsin 54914

From: [Ben Martin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:45:37 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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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,

Ben Martin
benmartin12@stanfordalumni.org
49 Showers Dr Apt A340
Mtn View, California 94040

From: [Steve Recktenwald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:43:33 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,

Steve Recktenwald
ser7117@att.net
21 N2nd St
Camp, California 95008

From: [Hellene Chapman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:43:32 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,

Hellene Chapman
hchapman3@earthlink.net
2018 Del Rio Rd
Roseburg, Oregon 97471-9558

From: [Patricia Blackwell-Marchant](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:42:54 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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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,

Patricia Blackwell-Marchant
patmarchant@comcast.net
5737 Medallion Ct
Castro Valley, California 94552-1708

From: [Wendy Rosenstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:38:09 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,

Wendy Rosenstein
wrosenstein@earthlink.net
4007 Stone Canyon Ave
Sherman Oaks, California 91403

From: [Tufani SenGupta](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:37:47 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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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,

Tufani SenGupta
tufanisengupta@msn.com
978 Webster St
Needham, Massachusetts 02492

From: [Alan Schwartz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:36:52 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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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,

Alan Schwartz
aschwartz.news@bbti.us
1529 Reliez Valley Rd.
Lafayette, California 94549

From: [Robert Carr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:35:53 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Bank mergers limiting competition and risking more "to big to fail" banks are among the last things this country needs.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Robert Carr
rcarr@calstatela.edu
743 Bradshaw Ave
Monterey Park, California 91754-3839

From: [Linda Brandland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:32:18 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.

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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 Brandland
linda@ballingerdesign.com
1504 Lieta Street
San Diego, California 92110

From: [Sara Louise Lazarus](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:22:13 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,

Sara Louise Lazarus
sllazarus@circlesquare.org
100 STONE HILL RD, APT G3,, APT G3
Springfield, New Jersey 07081

From: [naomi seinsoth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:22:12 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,

naomi seinsoth
brooklynbob462@comcast.net
4 Treelane Drive Near Dricw near the New Castle e, *near New Castle DE)
Bear, Delaware 19701

From: [Bruce McLean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:21:17 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am one of the 305 million cardholder network of 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bruce McLean
brucemclean.1@att.net
1661 Forest Ave., #140
Chico, California 95928

From: [Richard Tuma](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:21:14 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.

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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,

Richard Tuma
rtuma@mvcv.cz
U Karlova stánku 741
Prague, Hlavní m sto Praha 15600

From: [John Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:17:33 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 Thompson
horus.eye@tulalipbroadband.net
18501 52nd Ave W Unit 43
Lynnwood, Washington 98037-4517

From: [Eric Nichandros](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:12:07 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,
Eric Nichandros

Eric Nichandros
ericnich@sbcglobal.net
17426 Columbia Drive
Castro Valley, California 94552

From: [Barbara Blackwood](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:11:05 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Blackwood
barbara.bb@comcast.net
11916 E. 25th
Spokane Valley, Washington 99206

From: [Samuel Holbrook](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:10:32 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,

Samuel Holbrook
samuel.holbrook@comcast.net
12703 Gordon Blvd Apt 20
Woodbridge, Virginia 22192

From: [Mary Jane Wilmot](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:09:32 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,

Mary Jane Wilmot
jrlove07@comcast.net
38 BLANKEY COTTAGE LN
WOODSTOCK, Vermont 05091

From: [Douglas MacComb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:07:32 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Douglas MacComb
dmaccomb@live.com
164 S Vernonia Rd
St Helens, Oregon 97051

From: [Lois Heaston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:02:36 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lois Heaston
lsh2@comcast.net
10820 S Eberhart Ave
Chicago, Illinois 60628

From: [Ellen Walsh](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:02:31 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.

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ellen Walsh
lightning@bellsouth.net
404 Bear Drive,
Gulf Breeze, Florida 32561-4220

From: [Jeremy Gooding](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:02:15 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,

Jeremy Gooding
gooding9009@comcast.net
9009 se causey ave apt H10
Happy valley, Oregon 97086

From: [Diane Soddy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 11:35:39 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,

Diane Soddy
fsoddy@frontier.com
15442 Annabelle Place
Leo-Cedarville, Indiana 46765

From: [Priscilla Drake](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.Please!!
Date: Tuesday, February 27, 2024 6:47:40 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,

Priscilla Drake
babyduck50@netzero.com
3701 Willett Rd
Penn Yan, New York 14527

From: [Nancy Sreenan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger--it's of no benefit to me!!!
Date: Tuesday, February 27, 2024 9:25:07 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,
Nancy Sreenan

Nancy Sreenan
nsreenan@ameritech.net
2400 Park Pl, 2400 PARK PL
Evanston, Illinois 60201-1490

From: [Danny Dyche](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover merger.
Date: Tuesday, February 27, 2024 8:15:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in America, 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 vast effect on the credit card industry.

If approved, this merger would lead to further consolidation of power and influence in the lending market. This concentration would banks more difficult to hold 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 merger immediately.

Danny Dyche
tolarian@juno.com
902 SE Marinette Ave
HILLSBORO, Oregon 97123

From: [Dawn Petry](#)
To: [Jerome Powell](#)
Subject: Stop the mega-merger.
Date: Tuesday, February 27, 2024 9:17:47 AM

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Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Dawn Petry
dpetry@nycap.rr.com
100 Gordon Lane, Lot #215
Gansevoort, New York 12831

From: [Harold Burstyn](#)
To: [Jerome Powell](#)
Subject: Stop the mega-merger.
Date: Tuesday, February 27, 2024 2:20:19 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.

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,

Harold Burstyn
burstynh@iname.com
333 West Main St.
Madison, Wisconsin 53703

From: [diane hart](#)
To: [Jerome Powell](#)
Subject: the Credit One/Discover mega-merger. is not good for the consumer this will be a monopoly
Date: Tuesday, February 27, 2024 1:02:20 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,

diane hart
nosmokeorg@earthlink.net
4419 Fulton Ave Apt 26
Sherman Oaks, California 91423

From: [Holly McDonald](#)
To: [Jerome Powell](#)
Subject: The Federal Reserve must stop the ill-considered, shortsighted Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 12:29:08 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 will add Discover's 305 million cardholder network 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 will lead to further consolidation of power and influence in the lending market. This concentration will 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. No other action is acceptable.

Thank you for your consideration of my message and for your right action in this vitally important matter.

Sincerely,

Holly McDonald
mcdonaldh@optonline.net
1026 Robbinsville Edinburg Road
Robbinsville, New Jersey 08691

From: [Katherine Werner](#)
To: [Jerome Powell](#)
Subject: Think about the card holders for once! Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 9:21:43 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,

Katherine Werner
kwerner@wcvr.com
354 Hastings Road
Waitsfield, Vermont 05673-7117

From: [Mark Schrier](#)
To: [Jerome Powell](#)
Subject: Too big to fail is too big to exist.
Date: Tuesday, February 27, 2024 8:54:31 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Please take steps to prevent the next wealth transfer from consumers to mega corporations. The lessons of 2008 must not be forgotten. Corporate greed brought our financial system to its knees. Massive bailouts kept banks solvent while middle class homeowners suffered and lost their wealth and homes.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Mark Schrier
mark.schrier@systemsnc.com
7733 Kings Way Ct.
Wake Forest, NC, North Carolina 27587

From: [Carol Schatz](#)
To: [Jerome Powell](#)
Subject: Who benefits from Capital One/Discover merger?
Date: Tuesday, February 27, 2024 1:47:59 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.

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 Schatz
carol.schatz@starpower.net
7310 Hilton Ave
Takoma Park, Maryland 20912-6412

From: [Kat Davis](#)
To: [Jerome Powell](#)
Subject: You have the power to Stop the Credit One/Discover mega-merger.
Date: Tuesday, February 27, 2024 8:30:45 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

We are appalled to have learned that Capital One, one of the largest banks in the U.S, is finalizing a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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. As a customer of both companies, I am very concerned about the consequences of such a merger.

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 can and MUST stop this mega-merger immediately.

Sincerely,

Kat Davis
davis_katherine_lans@student.smc.edu
208 S Bonnie Brae
Los Angeles, California 90057

From: [Elizabeth McCaslin](#)
To: [Jerome Powell](#)
Subject: You MUST Stop the Credit One and Discover mega-merger.
Date: Tuesday, February 27, 2024 7:59:51 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.

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,

Elizabeth McCaslin
liz@lizmccaslin.com
11 Claire Point Rd.
BURLINGTON, Vermont 05408

From: [Julie Glover](#)
To: [Jerome Powell](#)
Subject: YOU"VE JUST GOT TO STOP THE Credit One/Discover MEGA-MERGER!!!!
Date: Tuesday, February 27, 2024 2:31:33 AM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

WHAT A TERRIBLE AND POTENTIALLY ILLEGAL IDEA! Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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!!!

Julie Glover
julieg@whidbey.com
7292 Maxwellton Rd.
Clinton, Washington 98236