

From: [William Solomon](#)
To: [Jerome Powell](#)
Subject: ****Stop**** the *One/Discover* mega-merger.
Date: Monday, February 26, 2024 10:38:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The *Federal *Reserve *must *stop *this *mega-merger *immediately.

Sincerely,

William Solomon
sunguy@localnet.com
4342634485
Shipman, Virginia 22971

From: [Karen Samski](#)
To: [Jerome Powell](#)
Subject: Another Too Big To Fail monster-merger? NO!!!
Date: Monday, February 26, 2024 8:13:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Trying to keep the rapacious greed of monster-mega-banks in check has become an odious and endless game of whack-a-mole. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. WTF?!?

If approved, this mega-merger will lead to further misery for the majority of those people, most of whom are already on the brink. The consolidation of power and influence in the lending market is an unconscionable money grab. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. How many times does this scenario have to play out with real people's money? I am tired of bending over while the banking industry "services" my account.

A successful democracy requires an economy that benefits all. A healthy economy relies on robust competition. This proposed monster-merger poses a threat to both, hindering economic inclusivity (not to mention justice), and genuine competition.

The Federal Reserve must stop this monstrous anti-democratic merger immediately. I trust that, unlike Capital One, you have a sense of decency and are capable of putting the peoples' wellbeing ahead of Wall Street's avaricious appetite.

In Solidarity,
Karen Samski

Karen Samski
ksamski@earthlink.net
14155 Magnolia Blvd., Apt 342
Glendale, California 91423-1146

From: [Myron Grotta](#)
To: [Jerome Powell](#)
Subject: Block the Capital One/Discover merger now!
Date: Monday, February 26, 2024 9:12:40 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,

Myron Grotta
mjgrotta@earthlink.net
1406 Summit St
Lawrence, Kansas 66044

From: [Mary Chase](#)
To: [Jerome Powell](#)
Subject: BLOCK the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:49:10 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.

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.

Block the Capital One/Discover merger now!

Sincerely,

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

From: [Gareth Hinds](#)
To: [Jerome Powell](#)
Subject: Block the merger of Credit One/Discover -merger.
Date: Monday, February 26, 2024 10:40:23 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,

Gareth Hinds
gareth@thecomic.com
5718 39th Ave
Hyattsville, Maryland 20781

From: [Mha Atma Khalsa](#)
To: [Jerome Powell](#)
Subject: Capital One/Discover mega-merger would hurt American consumers. Please block it!
Date: Monday, February 26, 2024 7:58:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

As a very concerned American citizen, taxpayer and consumer, I greatly appreciate your carefully considering my comments.

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

Mha Atma Khalsa
earthactionnetwork@earthlink.net
1536 S Crest Dr
Los Angeles, California 90035

From: [Wayne Teel](#)
To: [Jerome Powell](#)
Subject: Consolidation of the credit card industry must stop.
Date: Monday, February 26, 2024 7:25:52 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. We don't need less competition in this market, we need more.

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,

Wayne Teel
teelws@jmu.edu
3715 Hidden Meadow Lane
Keezletown, Virginia 22832

From: [thalia lubin](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger has to stop!
Date: Monday, February 26, 2024 6:58:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

thalia lubin
thalia@thaliaproductions.com
11 palm circle
woodside, California 94062

From: [James Bachman](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger must be stopped.
Date: Monday, February 26, 2024 8:45:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately. Thank you.

Sincerely,

James Bachman
jbachman1190@sbcglobal.net
70 White Oak Cir
Saint Charles, Illinois 60174

From: [Nancy Bukowski](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger needs to be stopped
Date: Monday, February 26, 2024 8:09:10 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Bukowski
nancybukow45@live.com
5056 Olive Oak Way
Carmichael, California 95608-5655

From: [Linda Alfredson](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover mega-merger needs to STOP.
Date: Monday, February 26, 2024 7:03:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Alfredson
lsalfredson@charter.net
21 Red Oak Rd
Asheville, North Carolina 28804

From: [Sean Vennett](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover merger.
Date: Monday, February 26, 2024 7:45:39 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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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,

Sean Vennett
musicalpeace@mindspring.com
PO Box 10571
Tampa, Florida 33679

From: [Jamie Bryan](#)
To: [Jerome Powell](#)
Subject: Credit One/Discover
Date: Monday, February 26, 2024 11:28:05 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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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,

Jamie Bryan
jamiebryan@msn.com
304 W 21st Street
NEW YORK, New York 10011

From: [Janet Moser](#)
To: [Jerome Powell](#)
Subject: Danger! Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Moser
janet630@optonline.net
596 Campus PI
Baldwin, New York 11510

From: [Curtis Dunn](#)
To: [Jerome Powell](#)
Subject: Don't let this disaster happen !!! Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:59:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Curtis Dunn
bassbass4@msn.com
1142 Hagues Mill Rd
Ambler , Pennsylvania 19002

From: [Dan Doepker](#)
To: [Jerome Powell](#)
Subject: I have two credit cards: Capital One and Discover!
Date: Monday, February 26, 2024 10:13:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Dan Doepker
ddoepker@woh.rr.com
4253 S Township Rd 151
Tiffin, Ohio 44883

From: [Judy Fairless](#)
To: [Jerome Powell](#)
Subject: It is important to Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:47:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Protect consumers from abuse of power by their credit card company.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 Fairless
8wildcat@optonline.net
76 Liberty Corner Rd, Warren, NJ 07059
Warren, New Jersey 07059

From: [Judy Lubow](#)
To: [Jerome Powell](#)
Subject: Just Say No to the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:56:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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 Lubow
judy123@indra.com
106 Granada Court
Longmont, Colorado 80504

From: [Tom Ricketts](#)
To: [Jerome Powell](#)
Subject: Mega mergers are anti-trust violations that only decrease competition.
Date: Monday, February 26, 2024 9:01:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Ricketts
tricketts@tds.net
40033 Cedar Drive
Paonia, Colorado 81428

From: [Claire Alkire](#)
To: [Jerome Powell](#)
Subject: Mega-merger is wrong for consumers. Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:00:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Claire Alkire
cmavol@olyphen.com
101 Choice Loop
Sequim, Washington 98382

From: [Alan Papskun](#)
To: [Jerome Powell](#)
Subject: Mega-merger
Date: Monday, February 26, 2024 7:24:34 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,

Alan Papskun
alan@papskun.com
40 Glendale Rd.
Stockbridge MA, Massachusetts 01262

From: [Nancy Linder](#)
To: [Jerome Powell](#)
Subject: Mega-mergers break anti-trust laws. We can't allow Capital One and Discover merge!
Date: Monday, February 26, 2024 8:13:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Linder
nancylinder1@sbcglobal.net
48 Rakestraw Mill Rd.
Hiram, Georgia 30141

From: [Mary Stewart](#)
To: [Jerome Powell](#)
Subject: Monopoly is a good game, not a good policy
Date: Monday, February 26, 2024 7:34:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am not a Capital One customer. Nor am I a Discover customer. However, I have had enough ads from both companies to know that they are very large entities. We do not need any further consolidation within the banking and credit industries.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 Stewart
ealasaidwms@earthlink.net
1000 Figueroa St
Wilmington, California 90744-2328

From: [Cynthia Hudley](#)
To: [Jerome Powell](#)
Subject: NO Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:28:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Cynthia Hudley
hudley@ca.rr.com
2018 S Victoria Ave
Los Angeles, California 90016

From: [Nike Stevens](#)
To: [Jerome Powell](#)
Subject: NO Credit One/Discover merger.
Date: Monday, February 26, 2024 7:27:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, wants to buy Discover Financial Services. This merger would create the nation's sixth largest bank with too much control over the credit card industry.

This merger would be bad for consumers because it would result in consolidation of power in lending. It would reduce competition and banking options for consumers.

A healthy economy needs competition, and our democracy needs an economy that benefits all. This proposed merger poses a threat to both by reducing competition and giving too much power to a few that can be used against regular Americans that use credit cards especially those who use them for credit.

I urge the Federal Reserve to stop this mega-merger.

Sincerely,

Nike Stevens
stevenswildlife@earthlink.net
15300 Horse Creek Road
Bozeman, Montana 59715

From: [Teresa DeLorenzo](#)
To: [Jerome Powell](#)
Subject: NO to Credit One/Discover mega-merger!!!
Date: Monday, February 26, 2024 8:38:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Teresa DeLorenzo
tde@teleport.com
93121 Knappa Dock Road
Astoria, Oregon 97103

From: [Carol Nugent](#)
To: [Jerome Powell](#)
Subject: No to the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:52:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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 Nugent
cnugent@hevanet.com
1103 NE Irene Ct
Hillsboro , Oregon 97124

From: [John Keiser](#)
To: [Jerome Powell](#)
Subject: Oppose the Credit One/Discover mega-merger!
Date: Monday, February 26, 2024 6:52:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Keiser
jlck@nyc.rr.com
410 E 6th St Apt 17B
New York, New York 10009-6418

From: [Carlton Sloan](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover Mega-Merger!
Date: Monday, February 26, 2024 7:36:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Joyce Black](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:25:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joyce Black
jfbac@cox.net
3324 S.W. Burlingame Rd
Topeka, Kansas 66611

From: [Sara Loeppert](#)
To: [Jerome Powell](#)
Subject: Please stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:01:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sara Loeppert
sara@loeppert.net
1317 Rand Drive
Raleigh, North Carolina 27608

From: [Alexander Vollmer](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:18:28 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.

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,

Alexander Vollmer
abv5@cornell.edu
26 Narragansett Cove
San Rafael , California 94901

From: [Judith Friend](#)
To: [Jerome Powell](#)
Subject: Please stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:27:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Evelyn Fenter](#)
To: [Jerome Powell](#)
Subject: Please Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:50:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Evelyn Fenter
campvolunteer@charter.net
14642 Chesterfield Trails Dr
Chesterfield, Missouri 63017

From: [Barbara and Jim Dale](#)
To: [Jerome Powell](#)
Subject: Please stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:02:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara and Jim Dale
nonrev909@neitel.net
909 Vernon Street
Decorah, Iowa 52101

From: [Lisa Nathan](#)
To: [Jerome Powell](#)
Subject: PLEASE! Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:19 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.

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,

Lisa Nathan
lnathan@bihlaw.com
1820 N 11th Ave
Phoenix, Arizona 85007

From: [Lara Wright](#)
To: [Jerome Powell](#)
Subject: Please, stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:59:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. Such 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. The proposed merger of Credit One and Discover Financial Services poses a threat to both, hindering competition and decreasing economic inclusiveness.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lara Wright
lara.wright@sonic.net
1165 Santa Fe Ave.
Albany, California 94706

From: [Eve Reshetnik](#)
To: [Jerome Powell](#)
Subject: Prevent the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:18:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am a Capital One cardholder. I don't want them to get any bigger than they are. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Eve Reshetnik
eve@harlequinsgardens.com
1600 Spruce Ave
Longmont, Colorado 80501

From: [Rachel Resnikoff](#)
To: [Jerome Powell](#)
Subject: PROTECT CONSUMERS FROM MONOPOLIES! Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:42:40 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,

Rachel Resnikoff
rachel@resnikoff.net
26 Tunnel Road
Berkeley, California 94705

From: [Thomas Ackerman](#)
To: [Jerome Powell](#)
Subject: Stop Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Ackerman
tcackerman@charter.net
1903 26th St
Monroe, Wisconsin 53566

From: [Edward Landler](#)
To: [Jerome Powell](#)
Subject: Stop the Capital One/Discover Mega-Merger!
Date: Monday, February 26, 2024 7:07:43 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,

Edward Landler
edlandler@roadrunner.com
1900 Alder Dr.
Los Angeles, California 90065

From: [Kenneth Lyons](#)
To: [Jerome Powell](#)
Subject: Stop the Capital One/Discover mega-merger
Date: Monday, February 26, 2024 11:31:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the US, announced a \$35.3B deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 fairness.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kenneth Lyons
kbplyons@ucsc.edu
139 Hagemann Avenue
Santa Cruz, California 95062

From: [Sheila Ireland](#)
To: [Jerome Powell](#)
Subject: Stop the Capital One/Discover Merger.
Date: Monday, February 26, 2024 9:13:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Ireland
sheilairland@cox.net
5416 William St
Omaha, Nebraska 68106

From: [Michele Temple](#)
To: [Jerome Powell](#)
Subject: Stop the Capital One/Discover merger.
Date: Monday, February 26, 2024 8:56:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michele Temple
mt1142@juno.com
48-27 41st Street
Sunnyside, New York 11104

From: [Sandy Rhein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger to encourage competition and better serve the public.
Date: Monday, February 26, 2024 7:31:49 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.

I believe that 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. Competition is good for our businesses.

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,

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

From: [Linda Schneider](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger, or at least subject it to strict scrutiny.
Date: Monday, February 26, 2024 9:49:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must scrutinize this proposed merger very closely before approving it. I personally think the better course is to stop this mega-merger immediately, because I'm not sure it will survive the kind of scrutiny it needs.

Sincerely,

Linda Schneider
dogsin@earthlink.net
808 26th Street S.
Arlington VA, Virginia 22202

From: [Alexandra Crisafulli](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. Aren't you tired of grafting?
Date: Monday, February 26, 2024 8:59:18 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.

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,

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

From: [Rosemary Nichols](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. It supresses competition in banking and financial services.
Date: Monday, February 26, 2024 6:52:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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. Discovers card holders will not be happy with the service they would receive from Credit One.

Sincerely,

Rosemary Nichols
rnichols@nycap.rr.com
1241 19th Street
WATERVLIET, New York 12189

From: [Trina Semorile](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger. Monopolies Harm Consumers
Date: Monday, February 26, 2024 7:13:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Monopolies are extremely harmful to consumers. This is particularly problematic when banks/credit companies are involved.

The gutting of Glass Steagall has allowed serious problems to emerge in this area, and the dissolution of essential financial firewalls.

The Federal Reserve must take action to not only stop this merger, but prevent the ongoing efforts to effect consolidation in the financial and other industries, for the benefit of consumers.

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

Trina Semorile
tms2066@nyu.edu
445 West 46 Street, #1E
New York, New York 10036

From: [Sharon L Jenkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:57:10 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.

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sharon L Jenkins
isis124@charter.net
124 Sutliff Ave
RHINELANDER, WI, Wisconsin 54501

From: [John Fields](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:57:06 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.

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Fields
alvie.1@netzero.com
2356 E. 100 S.
Portland, Indiana 47371

From: [Christine Fearing](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:57:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Christine Fearing
ccfearing@earthlink.net
708 Brittle Way
Apex, North Carolina 27502

From: [Emilio Palazuelos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:56:02 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,

Emilio Palazuelos
epalazuelos@sbcglobal.net
1807 Lakecrest Court
Carrollton, Texas 75006

From: [Susan Lindell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:55:19 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.

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 Lindell
angus7@att.net
3008 S Superior St
Milwaukee, Wisconsin 53207

From: [Ann Hollyfield](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:54:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Ann Hollyfield
hollyhast@peak.org
Box 999
waldport, Oregon 97394

From: [GARY WAYNE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:54:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

GARY WAYNE
gwayne@garytwayne.com
29 1/2 W Islay St
Santa Barbara, California 93101

From: [Victor E DeJesus](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:52:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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 E DeJesus
victor@spanish-passion.com
B33, 7105 NE 1213rd St.
Vancouver, 98686

From: [Robert Souza](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:52:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Souza
robert.souza@att.net
7510 Amherst Ave
Saint Louis, Missouri 63130

From: [Violet Young](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:50:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Violet Young
violet@peak.org
PO Box 1023
Yachats, Oregon 97498

From: [Bill Holt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:47:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bill Holt
bill.holt@netzero.net
7407 Scenic Brook Dr
Austin, Texas 78736-3021

From: [Joanne Guardino](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:46:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Joanne Guardino
jguardino@twcny.rr.com
477 Paddock St, Watertown
WATERTOWN, New York 13601

From: [DERRICK HICKSON](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:44:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

DERRICK HICKSON
dhickson79@msn.com
1210 E. Lyons Ave., Unit B6
Spokane, Washington 99208

From: [Jessica Krakowj](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:44:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jessica Krakowj
konradj@sonic.net
62 Joost Ave
San Francisco, California 94131

From: [Zoe Danielson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:43:39 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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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,

Zoe Danielson
zoedanielson@sbcglobal.net
863 McNeill Cir.
Woodland, California 95695-6807

From: [Patricia Blank](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:42:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patricia Blank
blanks@aptalaska.net
Box 112
Haines, Alaska 99827

From: [Rick Luttmann](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:42:02 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,

Rick Luttmann
rick.luttmann@sonoma.edu
917 Dorine Ave
Rohnert Park, California 94928-1716

From: [Sheila Maseda-Gille](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:40:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Maseda-Gille
sheilamg@broadstripe.net
16003 2nd PI NE
Duvall, Washington 98019

From: [Rgina Stewart](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:40:12 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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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,

Rgina Stewart
rstewartaz@cox.net
4715 E Indigo St
Gilbert, Arizona 85298

From: [Beth Rosenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:38:53 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,

Beth Rosenberg
beth.rosenberg@tufts.edu
15 Waldo St
Somerville, Massachusetts 02143

From: [William Stewart](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:38:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Stewart
w2bsa@comcast.net
817 White Ave
Morgantown , West Virginia 26501

From: [Donald Fairman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:37:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donald Fairman
dafairman@rochester.rr.com
740 Whittier Rd.
Spencerport, New York 14559

From: [Patrick De La Garza Und Senkel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:36:23 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,

Patrick De La Garza Und Senkel
patrick_delagarzaundsenskel@msn.com
4812 N 10th St Apt 314
McAllen, Texas 78504

From: [Janice Ninomiya](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:35:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janice Ninomiya
janicen@optonline.net
31 Park Lane
Woodbridge Town of, Connecticut 06525

From: [Pat Bognar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:34:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pat Bognar
pbognar@earthlink.net
715 SW King Ave
Portland, Oregon 97205

From: [Paul and Margaret Heffron](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:32:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Paul and Margaret Heffron
paul-peg-heffron@comcast.net
4655 Victoria St. N. Apt 306
Shoreview MN 55126-5893, US, Minnesota 55126

From: [Linda Robb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:32:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Robb
lrobb@houseofbrokers.com
1807 Brandeis Ct
Columbia , Missouri 65203

From: [Greg Sells](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:31:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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 Sells
gsells@austin.rr.com
3300 Parker Ln. Apt. 258
Austin, Texas 78741

From: [JC Crowley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:29:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JC Crowley
bucsfan4@msn.com
4625 whiteway drive
TAMPA, Florida 33617

From: [Donna Gensler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:25:50 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,

Donna Gensler
donnag706@msn.com
1730 Duffield Street
Pittsburgh, Pennsylvania 15206

From: [Tom Tripp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:24:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Tripp
triptom@comcast.net
3839 BONNEYMOORE DR
FORT COLLINS, Colorado 80524

From: [Marc Silverman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:24:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marc Silverman
dhalgrn@pacbell.net
6030 Graciosa Dr
Los Angeles, California 90068-3071

From: [Mary Cooney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:23:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [David Anderson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:23:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Anderson
davidwnl@suddenlink.net
306 East Georgia St.
Ozark, Missouri 65721

From: [Joan Grossman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:21:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joan Grossman
jcg8874@msn.com
91 Mountainview Drive
Pittsfield, Massachusetts 01201

From: [Peter Bent](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:21:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Peter Bent
mistergone@earthlink.net
340 Rutherford St. 88
Goleta, California 93117

From: [William Minor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:16:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Minor
bminor@sebastiancorp.net
5517 Cold Springs Drive
Foresthill, California 95631

From: [Kurt Kiebler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:16:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kurt Kiebler
kkiebler@andeslibre.zzn.com
9816 Outlook Dr
Overland Park, Kansas 66207-2851

From: [Willempje Kremer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:16:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Willempje Kremer
wkremer@usa.net
14 Jolie Ln.
Walnut Creek, California 94597

From: [Pamela Christy-Allen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:14:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pamela Christy-Allen
pca66@msn.com
1434 East Forks Rd
BayShore, New York 11706

From: [Bonnie Poland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:09:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bonnie Poland
bonnieandbruce@comcast.net
295 Wills lane
Canton, Georgia 30115

From: [Jessea Greenman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:06:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jessea Greenman
jesseagreenman@live.com
586 62nd Street
OAKLAND, California 94609

From: [Neil Harrington](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:06:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Neil Harrington
harrington2525@live.com
18304 Docksey
Northville, Michigan 48168

From: [Susan MacDonald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:05:03 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,

Susan MacDonald
slmac@myfastmail.com
18250 Sunrise Ridge Ave NE
Poulsbo, Washington 98370

From: [Phyllis Bottoms](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:04:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Phyllis Bottoms
cardlady68@roadrunner.com
601 Castalia
Bellevue , Ohio 44811

From: [Marilyn Mick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:03:30 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,

Marilyn Mick
marilynmick@pobox.com
3773 Kanaina Ave
Honolulu, Hawaii 96815

From: [David Hinkes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:01:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Roger Corpolongo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:59:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Roger Corpolongo
rcorpolongo@comcast.net
32658 Winona St.
Westland, Michigan 48185

From: [Charles Paul Becker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:55:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charles Paul Becker
cpbecker@optonline.net
467 Goshen Road
Litchfield, Connecticut 06759

From: [Francis Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:55:30 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,

Francis Smith
mail@francisleesmith.com
21614 Britton Hill Way
Katy, Texas 77449

From: [Phyllis Ballata](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:55:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Phyllis Ballata
pballata@msn.com
4712 Cook Ave
White Bear Lake, Minnesota 55110

From: [Cathy Leibovitz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:54:18 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,

Cathy Leibovitz
ka9zwz@comcast.net
3043 W. Birchwood Avenue
Chicago, Illinois 60645

From: [Irene Deutsch](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:52:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Irene Deutsch
ideut8@comcast.net
2711 41st Ave
San Francisco, California 94116

From: [Barbara Vedder](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:52:32 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,

Barbara Vedder
bvedder@charter.net
2314 Edayton St
Madison, Wisconsin 53704

From: [Matthew Hall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:52:28 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,

Matthew Hall
matthew23@twc.com
360 Melbourne Way
Lexington, Kentucky 40502

From: [Susan Hampton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:52:19 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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Sincerely,

Susan Hampton
sahampton@msn.com
1437 Richmond St
El Cerrito, California 94530

From: [Thomas Kuspiel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:51:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Kuspiel
darkwoods1@netzero.com
239 West Cheryl Lane
Palatine, Illinois 60067

From: [Jane Foster](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:50:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jane Foster
janefoster@san.rr.com
3030 Plaza Bonita Rd.
National City, Saint Croix Island 91960

From: [Judith Sandeen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:49:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Sandeen
jsandeen@windstream.net
721 N Hastings
Hastings, Nebraska 68901

From: [Robert Fingerman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:48:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Robert Fingerman

Robert Fingerman
bobbytheburner@charter.net
PO Box 977
Monteagle, Tennessee 37356

From: [James Walker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:48:05 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,

James Walker
jwalker1@gvtc.com
2925 Oak Valley Drive
New Braunfels, Texas 78132

From: [George Gibbs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:47:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George Gibbs
george.gibbs@usa.net
2803 Stone Mill Place
Beavercreek, Ohio 45434

From: [Colleen Shetland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:46:53 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,

Colleen Shetland
mcshetland@earthlink.net
6 Wilson Dr
Marcellus, New York 13108

From: [Eileen Blake](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:46:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I have been a Discover card holder for many many years and I am totally against the merger of Discover and Capital One.

This merger would add Discover's 305 million cardholder network 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, Eileen Blake

Eileen Blake
enoblake@scattercreek.com
15632 Heidi Lane
Tenino, Washington 98589

From: [Wendy Keen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:44:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wendy Keen
wskeen@netins.net
1191 Meadowlark Dr
Iowa City, Iowa 52246

From: [STEPHEN HYK](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:43:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

STOP THIS MAGA MOVE FOR HIGHER INTEREST, CORPS GREED!!!*** Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's 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 immediatel, SAY NO TO MAGA CORPS. GREED...

Sincerely, TAXPAYER, VETERAN & VOTER IN 2024. (BLUE) 2-26-2024.

STEPHEN HYK
srhyksd@rap.midco.net
3310 IVY AVE
RAPID CITY, SD., South Dakota 57701

From: [Christine Hoffman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:42:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Christine Hoffman
choffmanlmt@rochester.rr.com
25 North Brook St
Geneva, New York 14456

From: [Joy Kroeger-Mappes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:38:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joy Kroeger-Mappes
jkroeger@frostburg.edu
82 Frost Avenue
MD, Maryland 21532

From: [Bill Kingston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:36:40 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,

Bill Kingston
dc9guy@comcast.net
81 MAINMAST CIRCLE, PO BOX 555
New Castle, New Hampshire 03854

From: [Elizabeth Rue](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:36:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Rue
beeb@wetfit.net
1342 Pinon Drive
Healdsburg, California 95448

From: [Sterling Sharp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:34:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sterling Sharp
tvsterling@tuffmail.com
200 S Roop St
Susanville, California 96130-4484

From: [Stephen Kozlowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:34:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stephen Kozlowski
mstman@msn.com
43458 Brewster Ct
Temecula , California 92592

From: [Sandra Perkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:34:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sandra Perkins
sandraperkins@seanet.com
13226 42nd Ave NE
Seattle, Washington 98125

From: [Wayne Steffes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:32:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Wayne Steffes
camerashy@shasta.com
2187 Wisconsin Ave.
Redding, California 96001`

From: [Judith Rubin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:32:05 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Rubin
jkr5plus@optonline.net
548 E State St
Long Beach, New York 11561

From: [Randy Davis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:30:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Randy Davis
randyracer@netzero.net
4404 NE 56th Ave
Portland, Oregon 97218

From: [Jean Cameron](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:29:19 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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Sincerely,

Jean Cameron
jpcam1@cox.net
5717 NW 43rd Rd.
Gainesville, Florida 32606

From: [Kevin Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:29:01 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,

Kevin Johnson
kevin.anne.johnson@msn.com
6907 Delamotte
Sugar Land, Texas 77479

From: [Doug Kelley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:28:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Doug Kelley
wuya@earthlink.net
9904 Renfrew Rd
Silver Spring, Maryland 20901-2217

From: [Deborah Norton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:27:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deborah Norton
doctordebnorton@earthlink.net
5805 Baird Drive
Raleigh, North Carolina 27606-9443

From: [Lori Hukari](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:26:53 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,

Lori Hukari
lhukari@gorge.net
430 25th st
HoodRiver, Oregon 97031

From: [Custer parris](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:26:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Custer parris
billparris@twc.com
2099 BOWEN ROAD
Rural Hall, North Carolina 27045

From: [Gail Spang](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:25:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gail Spang
gspang@att.net
7849 - 4 Mile Rd
Franksville, Wisconsin 53126

From: [Donna Sharee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:24:55 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [Marguerite Winkel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:24:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marguerite Winkel
pegartista@earthlink.net
2012 W 3rd
Spokane, Washington 99201

From: [Guadalupe Lyn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:24:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Guadalupe Lyn
guadalupelyn@msn.com
6339 SHARP ROCK CT
LAS VEGAS, Nevada 89139

From: [Eugene Degtyarenko](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:24:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Eugene Degtiarenk

Eugene Degtyarenko
eugene_d@110.net
robbins road
Foxboro, Massachusetts 02035

From: [Janice Phillips](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:24:10 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Janice Phillips
janicelola@att.net
P o box 454
Chappell Hill, Texas 77426

From: [David A Lawrence](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:21:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

David A Lawrence
dalaw42@optonline.net
51 Davenport Ave
Morris Plains, New Jersey 07950

From: [Stephen Blakely](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:19:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Stephen Blakely
carmensb@msn.com
1439 Windjammer Loop
Lutz, Florida 33559

From: [PAUL BLACKBURN](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:16:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

PAUL BLACKBURN
paulblackburn@msn.com
2563 Kensington Way
Elizabethtown, Kentucky 42701

From: [Priscilla Skerry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:16:09 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Priscilla Skerry
drskerry@myfairpoint.net
95 Emery s
Portland , Maine 04102

From: [Heidi Collins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:15:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Heidi Collins
hc_bluepoet@att.net
5405 Baltimore Dr., Apt 31
La Mesa, California 91942

From: [Carolyn Turner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:14:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carolyn Turner
cat123@bellsouth.net
2207 Fellowship Court
Tucker, Georgia 30084

From: [Jesse Mallory](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:13:58 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jesse Mallory
jmallory5@charter.net
4007 S Underwood PI
Kennewick, Washington 99337-3927

From: [Rod Woolridge](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:12:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rod Woolridge
rod.wool@sympatico.ca
316 Hansen Road N.
Brampton, Ontario L6V 2Y1

From: [Kyle Peterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:11:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kyle Peterson
petersonk09@att.net
40443 La Grange Dr.
Sterling Heights , Michigan 48313

From: [Lisa Hyde](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:09:45 PM

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,

Lisa Hyde
lhyde@osceolapartners.com
11668 Crowned Sparrow Ln
Tampa, Florida 33626

From: [Brian Simurdiak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:08:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brian Simurdiak
briansimurdiak@sbcglobal.net
912 Ethel Ave
Green Bay, Wisconsin 54303

From: [Marjorie Crump-Shears](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:08:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marjorie Crump-Shears
mcshears@comcast.net
423 Matteri Circle
Cotati, California 94931

From: [Martha Yoshida](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:07:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Martha Yoshida
mmybands@earthlink.net
570 Amsterdam Ave
New York, New York 10024

From: [Karl Kohtala](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:07:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karl Kohtala
kkohtala@chartermi.net
6 Aspen Lane
Gladstone, Michigan 49837

From: [Rose Hagel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:06:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rose Hagel
timanhagel@neo.rr.com
61 Parkwood Blvd
Mansfield, Ohio 44906

From: [Pam Grant](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:06:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam Grant
grant1155@sbcglobal.net
1155 Spellman Ave
Saint Louis, Missouri 63126

From: [Genette Foster](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:06:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Genette Foster
gfoster102@sbcglobal.net
1748 Monte Vista
Pasadena , California 91106

From: [Mark J Fields](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:05:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mark J Fields
mjgf2@bellsouth.net
57
Boynton Beach, Florida 33435

From: [Mona Acker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:04:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mona Acker
mlacker@shaw.ca
5600 Kensington Way
Culver City, California 90230-7157

From: [Robert Foster](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:03:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Foster
robdfos@msn.com
6 Lucky Ln.
Quakertown, Pennsylvania 18951

From: [Jim Kleppin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:03:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jim Kleppin
jkleppin@new.rr.com
606 E Custer Ave
Oshkosh, Wisconsin 54901-3052

From: [nancy king](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:02:36 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,
nancy king

nancy king
nanking1224@earthlink.net
1224 Vallecita Drive
Santa Fe, New Mexico 87501

From: [Jeffrey Snelson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:01:18 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,

Jeff Snelson

Jeffrey Snelson
t2.72011a@comcast.net
93 Augusta Avenue
Grottoes, Virginia 24441-2508

From: [Janet Wedge](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 10:00:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Wedge
janet@janicwedge.com
170 Pinesbridge Road
Ossining, New York 10562

From: [Marie Weinstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:59:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marie Weinstein
mariepw@earthlink.com
59 Livingston st
Brooklyn, New York 11201

From: [Marie Weinstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:59:19 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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Sincerely,

Marie Weinstein
mariepw@earthlink.net
59 Livingston st
Brooklyn, New York 11201

From: [Elizabeth Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:59:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Elizabeth Johnson
libbo@comcast.net
POB 707
Stevenson, Washington 98648

From: [Rosalie Prieto](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:57:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rosalie Prieto
rosalie.prieto@att.net
9308 Cadbury
Bakersfield , California 93311

From: [Philip Calcagno](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:56:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Philip Calcagno
pcalcag@siue.edu
850 Country Manor Lane
Creve Coeur, Missouri 63141-6651

From: [Cheryl Robison](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:55:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Cheryl Robison
beaglemom@charter.net
3820 Pershing
Fort Worth, Texas 76107

From: [Sheila Winston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:54:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sheila Winston
sheshe@mybunnyday.com
24303 Woolsey Cyn Road, Home 31/ Gate #1575
Canoga Park, California 91304

From: [Paul Carmi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:54:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paul Carmi
dakid2542@charter.net
4516 Mattis Rd
St. Louis, Missouri 63128

From: [Billy Valencia](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:53:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Billy Valencia
mycc@cox.net
3336 Chesterbrook Ct
Las Vegas, Nevada 89135

From: [Donald Schwartz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:52:56 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Donald Schwartz
dschwartz@ccbcmd.edu
2414 Sugarcone Road
Baltimore, Maryland 21209

From: [Andrew Reilly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:51:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Andrew Reilly
andrew.reilly@fulbrightmail.org
788 Park St
Ashland, Oregon 97520-2506

From: [Christopher Kornmann](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:50:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christopher Kornmann
chris@spitandimagedesign.com
1735 Van Buren Avenue, Saint Paul, Mn, Usa
St. Paul, Minnesota 55104

From: [C. Warren Pope](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:50:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

C. Warren Pope
cwpoppe@charter.net
12 Mountain Site Ln Ext
Asheville, North Carolina 28803

From: [Gerald Wambach](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:50:19 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gerald Wambach
gwambach@paulbunyan.net
51871 169th Ave
Bemidji, Minnesota 56601

From: [O Lewis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:49:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

O Lewis
ovl@att.net
Po box 881075
Los Angeles, California 90009

From: [O Lewis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:49:12 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.

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,

O Lewis
ovl@worldnet.att.net
Po box 881075
Los Angeles, California 90009

From: [Judy Hilton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:47:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Judith Hilton

Judy Hilton
judith.hilton1@maine.edu
16 Noble Ave
Bath, Maine 04530

From: [Eric Gaskill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:47:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eric Gaskill
bobathing@msn.com
322 Locust Ave
Milmay, New Jersey 08340

From: [Howard Gundlach](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:47:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Howard Gundlach
hgundlac@chorus.net
5205 Academy Dr
Madison, Wisconsin 53716

From: [Fae Mansfield](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:45:40 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,

Fae Mansfield
flm513@comcast.net
2171 43rd St SW
Naples, Florida 34116

From: [adelle Hamel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:45:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

adelle Hamel
hamelsj@comcast.net
3920 Isle Way
Anacortes, Washington 98221

From: [Joe Beauchamp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:45:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joe Beauchamp
zvot@jrbtrust.com
84 Aberdeen PI
Woodbury, New Jersey 08096

From: [Joel Henry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:43:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joel Henry
jhenry@mnmufo.org
14620 Garrett Ave
Apple Valley, Minnesota 55124

From: [Tory Ewing](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:43:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tory Ewing
tsewing@timfram.com
18238 Sunset Ln
Omaha, Nebraska 68135

From: [Wallace Rhine](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:42:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Wallace Rhine
fafner@bftb.net
22401 Fort Ross Rd
Cazadero, California 95421

From: [Marsha Maurer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:42:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marsha Maurer
marshamaurer@sbcglobal.net
9130 W 25th St
Los Angeles, California 90034-1904

From: [Judith Ellenburg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:41:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Ellenburg
jellenbu@mtholyoke.edu
20 Bayon Drive
South Hadley, Massachusetts 01075

From: [James Kempner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:39:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James Kempner
jim@kempnerco.com
1730
Chicago, Illinois 60622

From: [C. Memphis Madyun](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:38:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

C. Memphis Madyun
memfis@sbcglobal.net
709 Saddlebrook Dr.
DeSoto, Texas 75115-4328

From: [Helene Whitson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:36:32 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,

Helene Whitson
helenewhitson@comcast.net
1650 Spruce Street
Berkeley, California 94709-1616

From: [Scott Mason](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:35:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Scott Mason
smason@roosevelt.edu
6433 N. Maplewood
Chicago, Illinois 60645

From: [Joseph Corbett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:33:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joseph Corbett
asclepios@sbcglobal.net
1151 Putnam Pike
Chepachet, Rhode Island 02814-1112

From: [Nancy Bergey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:33:45 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Nancy Bergey
bergeynh@zoominternet.net
245 E. Neshannock Avenue
New Wilmington, Pennsylvania 16142

From: [Richard Fladten](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:33:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Fladten
dickfladten@comcast.net
4723 N Oketo Ave
Harwood Heights, Illinois 60706

From: [Gertrude Battaly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:31:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gertrude Battaly
merlin@pipeline.com
112 Chelsea Rd
White Plains, New York 10603

From: [Ernst Bauer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:30:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ernst Bauer
ernst.bauer@asu.edu
11581 South 28th Avenue
Laveen, Arizona 85339

From: [Lauren Garner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lauren Garner
av8259@wayne.edu
15879 Edmore Dr
Detroit, Michigan 48205

From: [Paul Furtak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Paul Furtak

Paul Furtak
paul_furtak@att.net
14380 Yale Street
Livonia, Michigan 48154

From: [Ellen Parker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [Mark Brown](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mark Brown
markr.brown@live.com
603 Bluffstates
San Antonio, Texas 78216

From: [GREGG TAYLOR](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

GREGG TAYLOR
gregg@nursesaide.net
1341 Desert Ridge Dr. SE
RIO RANCHO, New Mexico 87124

From: [Margo Vanderhill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [Douglas Russell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:29:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Where are our anti-trust laws hiding?

\]Merger, merger, merger and pretty soon competition disappears.

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Sincerely,

Douglas Russell
isando@cox.net
30600 N. Pima Rd., Lot 109
Scottsdale, Arizona 85266

From: [Catena Galipo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:27:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Catena Galipo
catena@sbcglobal.net
4240 W. 48th Street
Cleveland, Ohio 44144

From: [Dale Shero](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:27:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dale Shero
dasred@msn.com
2364 Penbrook Dr.
Fernandina Beach, Florida 32034

From: [Evan Fulmer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:26:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Evan Fulmer
ekfulmer@msn.com
5A Woodbury Street
Merrimack , New Hampshire 03054

From: [James Black](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:26:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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 Black
jim.black@consultant.com
10 Buena Vista Street
Wilmington, Delaware 19802

From: [Susan Halversen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:25:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Halversen
susan2@halversen.com
3739 East Gibbon Mountain Place
Tucson, Arizona 85718

From: [Joan M. Russo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:23:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,
Joan M. Russo

Joan M. Russo
burnsme-1@juno.com
10 Old Blue Point Rd.
Scarborough, Maine 04074

From: [H. S Nadler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:23:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, announced a proposed 35.3 billion dollar acquisition of Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 even further consolidation of power and influence in the lending market, making it more problematic to hold banks accountable while reducing banking options for consumers nationwide.

A healthy economy relies on robust competition. A successful and healthy democracy requires an economy that benefits all. This proposed merger threatens both our democracy and our economy - hindering competition and economic inclusivity.

The Federal Reserve must act to stop this mega-merger immediately.

Sincerely,

H. S Nadler
s510nadler@earthlink.net
50 Daryl Avenue
Novato, California 94947

From: [Thomas E. Clouse](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:22:43 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,
Thomas E. Clouse

Thomas E. Clouse
burnsme-1@juno.com
10 Old Blue Point Rd.
Scarborough, Maine 04074

From: [Kathleen O'Connell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:21:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathleen O'Connell
koconne@iupui.edu
5360 Singleton St.
Indianapolis, Indiana 46227

From: [Joyce Frohn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:21:39 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,

Joyce Frohn
ahengst1@new.rr.com
425 Congress Ave
Oshkosh, Wisconsin 54901-2967

From: [Mary Sampson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:21:12 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.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Sampson
masamps@roadrunner.com
144 Seven Pines Rd.
Holderness, New Hampshire 03245

From: [Querido Galdo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:20:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Querido Galdo
querido@queridomundo.com
36981 Glennen Drive
Gualala, California 95445

From: [David Medina](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:20:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Medina
tovalove1@comcast.net
5767 Karen Lynn Loop S
Salem , Oregon 97306

From: [Beverly Barry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:19:20 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,

Beverly Barry
beverlybarry@att.net
2710 Avalon St.
Jefferson, Louisiana 70121

From: [Aaron Ucko](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:18:50 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,

Aaron Ucko
amu@alum.mit.edu
503 Pleasant Dr
Rockville, Maryland 20850

From: [Linda Evinger](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:18:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Evinger
levinger@usi.edu
1300 Mohr Rd
Evansville, Indiana 47720

From: [Lynne Teplin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:18:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynne Teplin
lynnet@lagcc.cuny.edu
846 Palmer Rd
Bronxville, New York 10708

From: [Paul Mehling](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:15:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Paul Mehling
pazzo@hotclubsf.com
3105 Ashbrook court
oakland, California 94601

From: [Diana Aston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:15:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

If Capital One, one of the largest banks in the U.S, is allowed to acquire Discover Financial Services for 35.3 billion dollar this merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank. This would have 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 making it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diana Aston
daston@pacbell.net
720 Brentwood Court
Los Altos, California 94024

From: [Mark Mansfield](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:13:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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 Mansfield
mmansfield001@rochester.rr.com
37 Madison Street
Geneva, New York 14456

From: [J. Beverly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:13:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

J. Beverly
jbeverly@illinois.edu
803 Shurts Street
Urbana, Illinois 61801

From: [Cathy Noga](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:12:40 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Cathy Noga

Cathy Noga
arabbikerb@comcast.net
8 Henry Lane
Carnegie, Pennsylvania 15106

From: [Arleen Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:12:27 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,

Arleen Johnson
djre2@juno.com
3439 71st St.
Jackson Heights, New York 11372

From: [Madeline Rhum](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:11:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Madeline Rhum
mr633@nyu.edu
140 8 ave
Brooklyn, New York 11215

From: [Carlos Nunez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:10:52 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,

Carlos Nunez
cnunez001@ca.rr.com
18009 Victory Blvd
Reseda, California 91335

From: [Thomas Tizard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:10:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Tizard
tizard8@hawaii.rr.com
564 Uluhala St,
Kailua, Hawaii 96734-4415

From: [Natalie Blasco](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:08:52 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,

Natalie Blasco
justnat@xtra.co.nz
19075 River Crest Dr
Anderson, California 96007

From: [David Klingensmith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:07:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Klingensmith
davidk9385@msn.com
655 Good Pasture Island Road
Eugene, Oregon 97401

From: [Laura Tabili](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:07:23 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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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,

Laura Tabili
tabili@u.arizona.edu
116 N. Mountain Avenue
Tucson, Arizona 85719

From: [Ashley Harrison](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:06:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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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,

Ashley Harrison
rinoa0587@sbcglobal.net
4803 Bowser Dr.
Toledo, Ohio 43613

From: [Laura Silverman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:05:40 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,

Laura Silverman
lgsilverman@optonline.net
30 Rose Road
West Nyack, New York 10994

From: [Andrew Kurzweil](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:05:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Andrew Kurzweil
ackurz@optonline.net
2343 E 18 St
Brooklyn, New York 11229

From: [Tory Tjersland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:05:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tory Tjersland
tory.tjersland@comcast.net
2022 Lakemoor Dr SW, Olympia, WA 98512
Not Hispanic or Latino, Washington 98512

From: [Valerie Sadoulet](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:04:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Valerie Sadoulet
vsadoulet@twc.com
59-727 Kaala Road
Kamuela, Hawaii 96743

From: [robet marcos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:04:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

robet marcos
rmarcos1@optonline.net
selden stage rd
new york, New York 11784

From: [James Bengel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:04:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James Bengel
jbengel@brandenburg3.com
20 Canterbury Ct
NC, North Carolina 27591

From: [Michelle Jordan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:03:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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As it happens, I have a savings account with Capital One and a charge card with Discover. I would much prefer for them to remain separate.

The Federal Reserve must stop this mega-merger immediately. Thank you for your consideration.

Sincerely,

Michelle Jordan
michellej2@charter.net
720 Avenue G, Unit D
Seaside, Oregon 97138

From: [Erv Ziese](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:03:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Erv Ziese
jezmund@charter.net
1431 Frontenac
Stevens Point, Wisconsin 54481

From: [Deborah Zipf](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:02:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Deborah Zipf
dzipf@optonline.net
10 Stewart Place, PH-AE
White Plains, New York 10603

From: [Carol Young](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:02:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Young
rcyoung4@nc.rr.com
5808 Williamsburg Way
Durham, North Carolina 27713

From: [Kate Holland](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:01:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kate Holland
katesails@msn.com
655 S Alton Way Apt 1 A
Denver, Colorado 80247

From: [Kevin O'Rourke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:00:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kevin O'Rourke
korourke@twcny.rr.com
1822 State Route 69, Camden, NY, USA
Camden, New York 13316

From: [Steven Vogel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 9:00:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steven Vogel
steven.j.vogel@earthlink.net
449 Hampton Court
Falls Church, Virginia 22046-4121

From: [Frank Garcia](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:59:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Frank Garcia
fachi@sssnet.com
429 Tanya Ave.
Massillon, Ohio 44646

From: [Mary Puckett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:59:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Puckett
2212puckett@charter.net
2212 Glen Vista Dr.
Sparks, Nevada 89434

From: [Naveed Khan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:59:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Naveed Khan
naveed@i-interface.com
7511 Troon Court
Gilroy, California 95020

From: [Marty Adams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:58:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marty Adams
madams32931@frontier.com
582 Walla Walla Way
La Conner, Washington 98257

From: [Jerome Geffner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:58:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jerome Geffner
piscestail@sbcglobal.net
7141 Pinehaven Rd.
Oakland, California 94611-1214

From: [Green Greenwald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:58:41 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Green Greenwald
green@greengreenwald.com
14121 Buttner Rd
Guerneville, California 95446

From: [Charles Lotstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:57:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Charles Lotstein
clotstein@charter.net
211 Grand Ave #408
Long Beach, Ca, California 90803

From: [James Richards](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:56:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Richards
sebastian656@msn.com
5771 Railroad Rd
Germansville, Pennsylvania 18053

From: [Jan Stautz-Hamlin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:56:37 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jan Stautz-Hamlin
sunshine-of-integrity@tampabay.rr.com
1015 Woodruff Avenue, Clearwater, FL, USA
Clearwater, Florida 33756

From: [Rita Gnap](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:56:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rita Gnap
ritagnap@cox.net
540 N 54th St
Mesa, Arizona 85205

From: [MaryAnna Foskett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:55:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

MaryAnna Foskett
maryanna@foskettco.com
101 Brantwood Road
Arlington, Massachusetts 02476-8005

From: [Daniel Goldberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:55:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Daniel Goldberg
dano41d@comcast.net
2120 N Pacific Ave. , Spc 27
Santa Cruz, California 95060

From: [Maria Nesheim](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:55:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Maria Nesheim
marianesheim@sbcglobal.net
7024 Mesa
Aptos , California 95003

From: [Phyllis Honig](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:55:02 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Phyllis Honig
Axlebink@optonline.net
83 Cassata Ct
West Babylon, New York 11704-6929

From: [Karen Wellford](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:54:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Wellford
wellford@comcast.net
199 Ridgefield
Lakeland, Tennessee 38111

From: [Kathleen Sandberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:54:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kathleen Sandberg
kcmcsandb@roadrunner.com
336 RT 54 East Lake Rd
Penn Yan, New York 14527

From: [Guy Whitney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:53:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Guy Whitney
esprit1@mindspring.com
952 N Noble St
Chicago, Illinois 60642

From: [Carmen Blakely](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:51:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carmen Blakely
carmen_sb@msn.com
1439 Windjammer Loop
Lutz, Florida 33559

From: [Ernest Devaurs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:51:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ernest Devaurs
gdevaurs@msn.com
2752 Teal Drive
West Sacramento, California 95691

From: [Bonnie Hearthstone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:50:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bonnie Hearthstone
bhearths@middlebury.edu
8 Country Commons
Vergennes, Vermont 05491

From: [John Bator](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:50:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Bator

John Bator
Jbushman56@charter.net
56 Phelps Street
Easthampton, Massachusetts 01027

From: [George Weiss Jr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:50:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George Weiss Jr
vagabonds@vom.com
19295 5th Street West
Sonoma, California 95476

From: [Cheryl Berkey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:49:28 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,

Cheryl Berkey
cheryl@berkeyresearch.com
12616 Benavente Way
San Diego, California 92129

From: [Greg Elems](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:49:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Greg Elems
gelems@sbcglobal.net
8100 Monterey Shores Dr
Reno, Nevada 89506-3158

From: [Marion Barry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:48:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marion Barry
callersmom@ncbb.net
9696 Junewood Ln
Loomis, California 95650

From: [Keith Rhinehart](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:48:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Keith Rhinehart
kdragonfire@dslextreme.com
418 Los Padres Blvd.
Santa Clara, California 95050

From: [Alan Goldstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:48:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alan Goldstein
eggs12@comcast.net
51 Marion Dr
Plainsboro, New Jersey 08536

From: [Clema Lewis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:46:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Clema Lewis
clema@wcstx.org
2145 Fisher St
Christiansted, Puerto Rico 00820-5240

From: [dk weamer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:46:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

dk weamer
dweamer@kc.rr.com
4803 Knox St
Merriam, Kansas 66203

From: [John Moran](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:46:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Moran
john.j.moran@comcast.net
238 5th Street
Shady Side, Maryland 20711

From: [George HURST](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:46:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George HURST
stillinafog@msn.com
1133 Boynton Ave apt 203
Westfield, New Jersey 07090

From: [George Muller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:46:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

George Muller
burpingbedpost@myfairpoint.net
120 Portland St.
South Berwick, Maine 03908

From: [Janet Prince](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:45:36 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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Sincerely,

Janet Prince
jmjp@grumpybear.com
15 Beverlee Drive
Nashua, New Hampshire 03064

From: [Donald Lathrop](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:45:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donald Lathrop
dlathrop@berkshirecc.edu
10 Dean Hill Rd
Canaan, New York 12029

From: [Robin McFall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:44:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Robin McFall
rlmcfall@live.com
1998 frampton
hermitage, Pennsylvania 16148

From: [Laurie Rubin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:43:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Laurie Rubin
earthlaurie@sonic.net
9618 Silver Star Ave.
Vancouver, Washington 98664

From: [Barton Mcgee](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:43:25 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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Sincerely,

Barton Mcgee
bemcgee@earthlink.net
7614 S. Ingleside
Linn, Illinois 60619

From: [Cindy Ambrosius](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:43:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Cindy Ambrosius
kcambrosius@tds.net
41818 NE Dobler Hill Rd
Woodland, Washington 98674

From: [Mary Jane DelMastro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:41:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Jane DelMastro
rdelmast@rochester.rr.com
2177 Baird Road
Penfield, New York 14526-2421

From: [John Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:41:36 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,

John Kelly
jfkellyiii@peoplepc.com
93 OCEAN AVE, P.O.Box 759
Oak Bluffs, Massachusetts 02557

From: [Phyllis Safman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:41:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Phyllis Safman
psafman@ushe.edu
875 S. Donner Way
Salt Lake City, Utah 84108

From: [Patsy Shafchuk](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:40:01 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.

We don't trust banks or corporations anymore because of the number of times people lost their savings and still had to bail the millionaires out. It's a sick joke. So much for "self made men." Hahaha!

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,

Patsy Shafchuk
pshafchuk2@tampabay.rr.com
11716 Rolling Pine Lane
Port Richey , Florida 334668

From: [Deanna Nielsen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:39:02 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,

Deanna Nielsen
deannanielsen@comcast.net
1173 Manzanita Dr.
Pacifica, California 94044

From: [Jack Holmes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:38:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Jack C. Holmes

Jack Holmes
jholmeshumanist@live.com
3215 N Humboldt Blvd
Milwaukee, Wisconsin 53212 2251

From: [David MacLean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:36:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David MacLean
dmaclean2@macleanfogg.com
6422 Alloway Ct
Springfield, VA, Virginia 22152

From: [Gary Dube](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:36:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gary Dube
gry99@twc.com
112 garner avenue
BUFFALO, New York 14213

From: [Cathy Holden](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:34:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Cathy Holden
holdenresearch@sbcglobal.net
PO Box 254733
Sacramento, California 95865

From: [Richard Frye](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:34:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Richard Frye
drfrye@charter.net
702 S 68th Ave
Yakima, Washington 98908

From: [James R Swenson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:33:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James R Swenson
jrswenson@prodigy.net
308H Vairo Boulevard
State College, PA, Pennsylvania 16803

From: [moe gorsline](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:33:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

moe gorsline
moe@telewerks.net
1544 heather ct
wheeling, Illinois 60090

From: [Peggy Holton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:33:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Peggy Holton
pholton@optonline.net
9 Alewives
Norwalk, Connecticut 06850

From: [Joshua Socha](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:32:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joshua Socha
josh.socha@windstream.net
1319 Tahoe Valley Lane
Sugar Land, Texas 77479

From: [Sy Nashiro](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:31:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sy Nashiro
snashiro@cyrcahealth.com
1505 Dillingham Blvd, Suite 215
Honolulu, Hawaii 96817

From: [Harold T. Hodes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:30:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Harold T. Hodes
hth3@cornell.edu
102 Homestead Terrace
Ithaca, New York 14850

From: [Susan Brookes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:30:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Brookes
sulub@ozemail.com.au
39 Birdwood street Box Hill South
Melbourne, 90210

From: [Karl Pavloff](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:30:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karl Pavloff
kpavloff@zoomtown.com
8064 Highfield Court
Cincinnati, Ohio 45242

From: [Karen Peterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:29:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Peterson
karenp735@att.net
735 York Ct.
Northbrook, Illinois 60062

From: [Ralph Hendrickson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:28:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ralph Hendrickson
write-maui@hawaii.rr.com
P.O. Box 331
Kihei, Hawaii 96753

From: [Grace Wong](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:28:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Grace Wong
gracie@gralyn.org
7804 Pembroke Rd.
Miramar, Florida 33023

From: [Taryn VanWagner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:27:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Taryn VanWagner
ap@ornae.com
1026 N. B St
Lake Worth Beach, Florida 33460

From: [Marla Berry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:26:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Marla Berry
marla.berry@att.net
3009 Oakmont Court
Saint Charles, Missouri 63301

From: [Keith Emery](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:26:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Keith Emery
kemery@surf-ici.com
1101 N. Leland Ave.
Indianapolis, Indiana 46219

From: [James Schoonover](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:26:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Schoonover
james@ucsc.edu
45320 Calpella #394
Mendocino, California 95460

From: [Lynda Adams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:26:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lynda Adams
lyndaadams@twc.com
6810 Montecito Lane
Louisville , Kentucky 40291

From: [Barbara Hogan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:25:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Hogan
hogansrus@earthlink.net
151 Laurel Heights Rd
Landenberg, Pennsylvania 19350

From: [Bob Logelin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:25:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bob Logelin
blogelin@telus.net
74240 Angels Camp Road
Palm Sesert, 92260

From: [F. Carlene Reuscher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:25:12 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

F. Carlene Reuscher
carlene-r@roadrunner.com
1866 Klinglet Court
Costa Mesa, California 92626-4840

From: [Walter R. Hoeh](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:24:54 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Walter R. Hoeh
whoeh@kent.edu
9494 Altamont Dr., Apt. C
Twinsburg, Ohio 44087

From: [Douglas Long](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:24:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Please don't allow so much power to be concentrated in so few hands. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Douglas Long
doug@doug-long.com
790 Thunder Rd SE
Rio Rancho, New Mexico 87124

From: [Claudia Leff](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:23:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Claudia Leff
claudiemail@earthlink.net
149 Highview St
Mamaroneck, New York 10543

From: [Greg Leimeister](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:23:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Greg Leimeister
gleime@sssnet.com
7715 Hills and Dales NW #6
Massillon, Ohio 44646

From: [Alec Thorp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:23:44 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Alec Thorp
ajthorp95@optonline.net
207 Friends Rd.
Yorktown Heights, New York 10598

From: [Carole Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:23:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Carole Johnson
carolej@uwyo.edu
530 Beaufort ST
Laramie, Wyoming 82072

From: [Thomas Cierech](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:21:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Cierech
tfcierech@optonline.net
58 Alta Vista Dr
Ringwood, New Jersey 07456

From: [Paul Host](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:21:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paul Host
paulhwms@lycos.com
3302 N. Cramer St.
Milwaukee, Wisconsin 53211

From: [Carol McWhirter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:21:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carol McWhirter
invester@gtmc.net
480 W Rosedale Rd
Doniphan, Nebraska 68832

From: [Adelbert Jenkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:19:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

I live on a fixed middle class retirement income. Corporations such as Capitol One "fix it" so that their income greatly increases much more than the income of average Americans without the corporations truly serving the public.

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Adelbert Jenkins
del.jenkins@nyu.edu
196 Kendal Dr.
Oberlin, Ohio 44074

From: [Jeff Mac Donald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:18:24 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,

Jeff Mac Donald
jmacdonald18@roadrunner.com
55 Page St
Brownville, Maine 04414

From: [Karla Tschetter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:18:23 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karla Tschetter
karla@tschetter.net
4200 S Magnolia Ave
Sioux Falls , South Dakota 57103

From: [Susan Vogt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:17:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Susan Vogt
bias@alaska.net
269 Bias Dr E, #B
Steele Creek, Alaska 99712

From: [Ken Hynes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:17:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ken Hynes
khynes@bell.net
91 Ingham Avenue
Toronto, Ontario M4K 2W8

From: [Carol Weiss](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:16:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carol Weiss
cnweiss@post.harvard.edu
13A Ware St Apt 1
Cambridge, Massachusetts 02138

From: [Janet Super](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:16:06 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Janet Super
superhr@live.com
10261 S Northlake Avenue
Olathe, Kansas 66061

From: [Beti Webb Trauth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:15:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Beti Webb Trauth
lightpow@arcatanet.com
2324 Harris Street
Eureka, California 95503

From: [Connie Hupperts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:15:48 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Connie Hupperts
hupp37@cox.net
10209 N. 97th Ave
Peoria Ave, Arizona 85345

From: [Douglas McCormick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:15:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Douglas McCormick
mfiinsure@cox.net
23602 Via Paloma
Trabuco Canyon, California 92679

From: [Kenneth Althiser](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:15:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kenneth Althiser
kcalthiser@riversideca.gov
38920 Newberry St
CA, California 92223

From: [kevin markoe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:15:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

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

From: [Elizabeth Gilbert](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:14:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Elizabeth Gilbert
eagita@comcast.net
158 State St.
Amherst, Massachusetts 01002

From: [David Griffin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:14:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

David Griffin
davidgriffin1550@comcast.net
2670 E Sunrise Blvd 515
Fort Lauderdale, Florida 33304

From: [Brian Jay](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:13:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Brian Jay
bjay4@cox.net
3719 N 65th Street
Omaha, Nebraska 68104

From: [Thomas Adams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:12:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Thomas Adams
quixote2@ix.netcom.com
PO Box 693
SUN PRAIRIE, Wisconsin 53590

From: [Laura Usuriello](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:12:20 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Laura Usuriello
seabisc1@bellsouth.net
1831 SE 6th St
Pompano Beach , Florida 33060

From: [Bobbie Parker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:12:09 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bobbie Parker
parker4912@mediacombb.net
4912, Douglas Avenue
Des Moines, Iowa 50310-2736

From: [Sylvia Hildebrandt](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:12:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Sylvia Hildebrandt

Sylvia Hildebrandt
ssuszka@comcast.net
3816 Hampton way
kent, Washington 98032

From: [Angela Stephenson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:11:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Angela Stephenson
angela7174@msn.com
2830 Green Canyon Rf
Fallbrook, California 92028

From: [Karol Olkowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:10:27 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Karol Olkowski
wpos2@adelphia.net
394 Baynes St
Buffalo, New York 14213

From: [Lisa Stone](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:09:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lisa Stone
lestone@aya.yale.edu
8902 Birdwood Court
Houston, Texas 77096-2107

From: [Mark Foerster](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:09:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mark Foerster
mmfoerster@msn.com
5810 Chase Commons Ct, Apt 206, Apt 206
Burke, Virginia 22015

From: [Diane Carmona](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:09:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Diane Carmona
dianecarmona@sbcglobal.net
12306, Northledge
Live Oak, Texas 78233

From: [Donald Bruestle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:09:02 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Donald Bruestle
kokomo57@msn.com
260 Lamar Avenue #808
Pueblo, Colorado 81004

From: [Robin Pascal](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:08:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robin Pascal
robin@perfectbuttons.com
58 Moriarty Road
Edgewood, New Mexico 87015

From: [Beverly Antonio](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:08:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Beverly Antonio
niloflightrn@msn.com
317 Spaniards Neck Rd
Centreville , Maryland 21617

From: [Judith Barnett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:08:35 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Judith Barnett
jabarnett@sbcglobal.net
5319 garden grove ave
Tarzana, California 91356

From: [Sharon McGraham](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:07:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sharon McGraham
totolove@cruzio.com
82 Blackburn St. #115
Santa Cruz, California 95060

From: [Jennelle Conklyn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:06:34 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jennelle Conklyn
jennelleseadreamer@live.com
1706 Harmon St
Norfolk, Virginia 23518

From: [Leslie Patrick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:06:17 PM

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,

Leslie Patrick
lpatrick@bucknell.edu
2460 Pleasant Grove Road
Mifflinburg, Pennsylvania 17844-7922

From: [Melita Pepper](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:05:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melita Pepper
melitapepper@roadrunner.com
2685 E Thrush Dr
Post Falls, Idaho 83854

From: [Barbara Chasin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:05:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Chasin
chasinb@mail.montclair.edu
129 Rachel Carson Way
Ithaca, New York 14850

From: [Elizabeth Seltzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:05:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Seltzer
ees01@earthlink.net
11 w Ridge Rd
Meida, Pennsylvania 19063

From: [Kate Skolnick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:02:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kate Skolnick
krs1123@stanfordalumni.org
3495 Broadway, Apt. 45
New York, New York 10031

From: [Thomas Brandes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:02:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Brandes
tomrbpark@charter.net
1080 East Park Street
Grants Pass , Oregon 97527

From: [Stephen Patrick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:02:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately. We do not need a J.P Morgan 2.0 for the 21st Century!

Sincerely,

Stephen Patrick
spatrick815@comcast.net
430 E Main St
Lititz, Pennsylvania 17543

From: [William Hughes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:00:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
William F, Hughes
Hailey, Idaho

William Hughes
wilfrahug@cox.net
P.O. Box 2651
Hailey, Idaho 83333

From: [Judith Antin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:00:28 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Antin
judith@cabodevelopmentgroup.com
2934 1/2 N Beverly Glen Circle, Ste 328
Los Angeles, California 90077

From: [JEAN HARTJE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:00:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JEAN HARTJE
jhartje@wi.rr.com
2119 Yvonne St
Waukesha, Wisconsin 53188

From: [David Gustafson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:00:19 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Gustafson
gustafson@mchsi.com
3419 50 Street
Moline, Illinois 61265

From: [Stephen Austin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 8:00:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stephen Austin
saustinmd@tds.net
811 N Gammon Rd
Madison, Wisconsin 53717

From: [John Edward](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:59:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Edward
valedward@videotron.ca
5300 Cote St-Luc Road
Montreal, Quebec H3X 0A3

From: [Scott Emsley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:53 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,

Scott Emsley
rowdy205@sbcglobal.net
10 Mal Paso Rd
Carmel, CA, California 93923

From: [Scott Bishop](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Scott Bishop
sbishop@oly-wa.us
1710 Giles NW
Olympia, Washington 98502

From: [Linda Moscarella](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Moscarella
lmosc@taosnet.com
POB 572
El Prado, New Mexico 87529

From: [Roger Batchelder](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Roger Batchelder
rogb@nethere.com
4311 Winona Ave Apt 2
San Diego, California 92115-5054

From: [Yvonne Moody](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Yvonne Moody
yvonne37@bellsouth.net
5450-353 Trinity Landing Way
Wilmington, North Carolina 28409

From: [Linda Wilson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:57:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Wilson
lindalwilson@juno.com
1000 E Newmark Ave Apt 22
Monterey Park, California 91755

From: [Weldon Tallant](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:57:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Weldon Tallant
tallant5@att.net
512 Talbert Pl
OFallon, Illinois 62269

From: [Sandra Corrigan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:56:52 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sandra Corrigan
watermelonlover@comcast.net
3286 six mile road
Philipsburg, Pennsylvania 16866

From: [Barbara Wight](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:56:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Barbara Wight
bawight@frontier.com
23013 88th Ave W
Edmonds, Washington 98026

From: [Patricia Christensen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:56:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Patricia Christensen
jackpat302@roadrunner.com
2927 SW 26th Terrace
Cape Coral, Florida 33914

From: [James Eichman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:56:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Eichman
jse-58@sbcglobal.net
2770 N 5th St Apt 104
Milwaukee, Wisconsin 53212

From: [Sterling Sharp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:54:51 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Sterling Sharp
tvsterling@tuffmail.com
200 S. Roop ST Apt 1
Susanville, California 96130

From: [Susan Phillips](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:53:37 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Susan Phillips
skphill@charter.net
2753 PHEASANT RUN
Cottage Grove, Wisconsin 53527-9782

From: [Joanna Buehler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:53:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

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

From: [Rose Switzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:53:24 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rose Switzer
rswitzer2@cox.net
6203 E. Camelot Dr.
Mesa, Arizona 85215

From: [Jana Harter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:53:05 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jana Harter
jlh@gvtc.com
Canyon Lake Hills
Canyon Lake, Texas 78133

From: [Johnny Wilson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:52:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Johnny Wilson
johnnypostal326@msn.com
1503 NW 4th ST
Gainesville, Florida 32601

From: [John Messer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:52:28 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,

John Messer
jmstargazer25@mail.com
6242 Johnson Rd.
Brutus, Michigan 49716

From: [Richard Guier](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:52:19 PM

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Sincerely,

Richard Guier
rsguier444@msn.com
255 W 108th St
New York, New York 10025

From: [Lynne Glaeske](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:51:54 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lynne Glaeske
lglaeske@comcast.net
3945 S Uinta St
Denver, Colorado 80237

From: [Greg Burke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:51:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Greg Burke
gregburke.35@att.net
449 Dorton Creek
Jenkins, Kentucky 41537

From: [Michael A. Johnston](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:51:35 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael A. Johnston
pluto_of_the_underworld@hauntedmansion.com
4455 Arch Street
San Diego, California 92116

From: [Neil Fisher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:51:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Neil Fisher
nhfisher@cox.net
307 S 71st West Ave
Tulsa, Oklahoma 74127

From: [Patricia Burton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:51:03 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Patricia Burton
kotipat@msn.com
17120 Queen Victoria Ct
Gaithersburg , Maryland 20877

From: [Giannie Couji](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:50:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Giannie Couji
giannie@gianniecouji.com
371 Edgecombe Avenue #1B
New York, New York 10031

From: [BARBARA bannon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:50:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

BARBARA bannon
hri@cox.net
2811 E 89th St
Tulsa, Oklahoma 74137-3302

From: [Richard Bejarano](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:50:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Richard Bejarano
rbejarano@ca.rr.com
32831 Magdaleno Court
Lake Elsinore, California 92530

From: [Julia Wilson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:49:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Julia Wilson
juliawilson1@email.com
966 east 94 St
Brooklyn , New York 11236

From: [Mari McShane](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:49:18 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Mari McShane
mcsbane@stat.cmu.edu
333 Lucilla St
Pittsburgh, Pennsylvania 15218

From: [Jerry Charlson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:48:56 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jerry Charlson
jcbats@ccgmail.net
18398 South Fischers Mill Road
Oregon City, Oregon 97045

From: [elden & barbara parchim](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:48:16 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

elden & barbara parchim
bozeman6@frontiernet.net
331 Mona Way
Cave Junction, Oregon 97523

From: [Russell Simpson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:47:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Russell Simpson
roadrunnersam@earthlink.net
1924 franklin ave
Las Vegas, Nevada, United States, Nevada 89104

From: [James Talbot](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:46:26 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

James Talbot
talbot@talbotworld.com
305 W Milton St
Austin, Texas 78704-3017

From: [Ronald Geiser](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:46:19 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ronald Geiser
geiserr@bellsouth.net
486 Maxwell Rd
Aiken, South Carolina 29803

From: [Thomas Kemp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:46:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Thomas Kemp
tomkemp@telus.net
450 CLEARFIELD DR
Garland, Texas 75043

From: [Regina Stefaniak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:44:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Regina Stefaniak
rcstefaniak@earthlink.net
2507 Rose Walk
Berkeley, California 94708

From: [B. Z.](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:44:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

B. Z.
babzip@cox.net
6 camellia Drive
Mary Esther , Florida 32569

From: [James Eversole](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:44:27 PM

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Sincerely,

James Eversole
jdeversole@earthlink.net
90 Karen Ct
Vallejo, California 94590

From: [Alan Peeling](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:43:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Alan Peeling
alan@idmsoft.co.uk
208 Millans Court
Ambleside, England LA22 9BW

From: [Mark Gosian](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:43:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Mark Gosian
markg56@comcast.net
11, Fox Run, Apt 11
Marshfield, Massachusetts 02050

From: [WILLIAM GARRISON](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:43:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

WILLIAM GARRISON
fgarrison@bellsouth.net
7789 Nile River Road
West Palm Beach, Florida 33411

From: [Kim Hunter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:43:26 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kim Hunter
khunter@factpoint.com
505 Clark Ct
Los Altos , California 94024

From: [Liz Murphy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:43:24 PM

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Sincerely,

Liz Murphy
lmurphy@mail.utexas.edu
4811 Avenue F
Austin , Texas 78751

From: [B.R. Lemonik](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:42:48 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

B.R. Lemonik
pfaw@eeyore18.info
240 Peekskill Road
Mahopac, New York 10541

From: [Lois Wagner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:42:34 PM

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Sincerely,

Lois Wagner
lois.wagner@stanford.edu
1825 Springvale Lane
Lincoln, California 95648

From: [Jordan Berg Powers](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:42:33 PM

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Sincerely,

Jordan Berg Powers
jordan@bergpowers.com
18 Townsend Street #1
Worcester, Massachusetts 01609

From: [Robert Liedike](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:42:15 PM

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Sincerely,

Robert Liedike
liedike0250@msn.com
5379
Arvada, Colorado 80002

From: [Gerald D. Gonyea](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:39:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

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

From: [Alun Vick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:39:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alun Vick
pnwbgdog@jps.net
330 SW 43rd St
Renton, Washington 98057

From: [George Hanas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:38:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

George Hanas
beanmanbud2@gwcmail.net
234 Reig Ave.
Conneaut, Ohio 44030

From: [Carolyn Tamler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:37:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Carolyn Tamler
carolyntamler@whidbey.net
2055 Pheasant Farm Lane
Freeland, Washington 98249

From: [Ken Grzesiak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:37:32 PM

NONCONFIDENTIAL // EXTERNAL

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Mergers & acquisitions is just code for creating monopolies! And these gutless bastards in congress keep letting it happen. At least workers are beginning to see the light & start organizing! VOTE BLUE!!! SLAVA UKRAINI!!!! REMEMBER JAN. 6!!! TRUMP FOR LEAVENWORTH 2024!!! FUCK these rich Republicanazi MAGArat robber barons!!!!

Sincerely,

Ken Grzesiak
kengrz921@charter.net
4767 Emerald Lane
Stevens Point, Wisconsin 54482

From: [Ken Lahnar](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:37:03 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ken Lahnar
kplahnar@att.net
2407 Hood Av
Overland, Missouri 63114-3226

From: [Andrea Zajac](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:36:45 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Andrea Zajac
zajacanma@msn.com
511 High Street
Williamston , Michigan 48895

From: [Shelby Burkett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:36:45 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Shelby Burkett
sburkett@mchsi.com
301 East St
Grinnell, Iowa 50112-2557

From: [Liz Field](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:35:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Liz Field
ejefield16@comcast.net
Windingwood Lane
Acton, Massachusetts 01720

From: [Drew Russell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:35:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,
Drew R Russell

Drew Russell
drew.russell@att.net
2102 CREEKVIEW DR
Round Rock, Texas 78681

From: [William Welly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:49 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

William Welly
billskip@frontier.com
221 West Edgerton Street
Hicksville Ohio, Ohio 43526

From: [T Shidlauski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:32 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

T Shidlauski
hoolia@idahovandals.com
1305 W Washington St
Champaign , Illinois 61821

From: [Gary Plummer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:30 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gary Plummer
cathy_plummer@twc.com
+
Mason, Ohio 45040

From: [Bea Brezina](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bea Brezina
swallowtail@hughes.net
1353 280th St
Garwin, Iowa 50632

From: [Chris Kermiet](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Chris Kermiet
k1@indra.com
2267 Hudson St
Denver, Colorado 80207

From: [PAMELA WALLACE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:05 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

PAMELA WALLACE
PAW49WALLACE@GMAIL.COM
SECOND ST.
CONNEAUTVILLE, Pennsylvania 16406

From: [Susan Detato](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:34:00 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Susan Detato
susandetato@comcast.net
564 Evansville Rd
Brownington , Vermont 05860

From: [dawn kenyon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:33:58 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

dawn kenyon
dmarie@nycap.rr.com
54 Bump Hill Rd
Greenfield, New York 12833

From: [Bernard Heisterkamp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:33:49 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Bernard Heisterkamp
bfheister@mindspring.com
PO BOX 8024
Bonney Lake, Washington 98391

From: [Jacoba Dolloff](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:33:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jacoba Dolloff
coba@cox.net
4545 Taft Ave
La Mesa, California 91941

From: [Wayne Harris](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:33:11 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

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

From: [Jim Perry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:32:40 PM

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Sincerely,

Jim Perry
scarab@sonic.net
850 Russell Ave. O4
Santa Rosa, California 95403

From: [Sari Rose Schneider](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:32:40 PM

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Sincerely,

Sari Rose Schneider
sari@nschneider.us
7600 SE 29th St #206
Mercer Island, Washington 98040-2802

From: [Thom de Cant](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:32:18 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Thom de Cant
t.decant@lftxl.com
224 Frederick Drive
Napa, California 94559

From: [Gail Bieschke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:32:12 PM

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Sincerely,

Gail Bieschke
gail@bieschke.com
5329 Main St., Apt. 203
Downers Grove, Illinois 60515

From: [Gerard Ridella](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:32:03 PM

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Sincerely,

Gerard Ridella
garidella@att.net
8014 SE Morrison Street
Portland, Oregon 97215

From: [Deborah Fexis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:31:48 PM

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Sincerely,

Deborah Fexis
deborahfexis@comcast.net
47 LAKEVIEW DR
NOTTINGHAM, New Hampshire 03290

From: [Pat McDonald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:31:44 PM

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Sincerely,

Pat McDonald
patmcdonald@cfl.rr.com
2348 Summerfield Rd
Winter Park, Florida 32792

From: [Cyd Bean](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:31:41 PM

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Sincerely,

Cyd Bean
cydbean@msn.com
12012 Running Fox Cir
Riverview, Florida 33569

From: [Andrea Chin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:31:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Andrea Chin
anlchin@uw.edu
16095 Cleveland St
Redmond, Washington 98052

From: [Lucas Klein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lucas Klein
lklein@cipherjournal.com
952 N Lakeshore PI
Chandler, Arizona 85226

From: [Ron Pyle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:54 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ron Pyle
ronpyle@jps.net
0000
Orangevale, California 95662

From: [Bobbie Sellers](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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These large companies merging generally hurt the consumers wallet severely as the purchase of one by the other results in borrowing enough money to pay for the merger. Then the consumers who use these companies must pay not only for the money they borrow from the companies but for the money borrowed by the companies to create the immense and monopolistic result.

Thanks for your attention.

Sincerely from San Francisco,

Bobbie Sellers
bliss-sf4ever@dslxtreme.com
861 Post Street, Apt.#2
San Francisco, California 94109

From: [Dyann Wilkerson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dyann Wilkerson
divadyann@mail.com
416, Lincoln Crest Cir
Austell, Georgia 30106

From: [Jody Mahnken](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jody Mahnken
mahnkenj@juno.com
4140 Oxbow Way
Boise, Idaho 83713

From: [Paul Bordenkircher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:30:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Paul Bordenkircher
paul@mesasand.com
2206 Cast Pebble Dr
Las Vegas, Nevada 89135

From: [Gary Green](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:59 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gary Green
garytgreen1@frontier.com
3765 Canfield Road
Pasadena, California 91107

From: [Barbara Benzwi](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:51 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Barbara Benzwi
drmombb@sbcglobal.net
5253 Harbord Dr.
Oakland, California 94618

From: [Don Stutheit](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:43 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Don Stutheit
dstutheit@frontier.com
23013 88th Ave W
Edmonds, Washington 98026

From: [Fred Swift](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:43 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Fred Swift
swift11464@msn.com
5 Morgan Dr
Queensbury, New York 12804

From: [Barrie GILE](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:41 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely, Barrie Gile

Barrie GILE
barriegilerfc@shaw.ca
336 36th Street #385, OTHER
Bellingham,, Washington 98225

From: [Jane Arnold](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jane Arnold
arnoldj@post.harvard.edu
45 Blaisdell Avenue
Pawtucket, Rhode Island 02860

From: [David Telega](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:59 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

David Telega
davetelega@homesc.com
149 Kimberton Avenue
Moncks Corner, South Carolina 29461-8850

From: [Rob Seltzer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rob Seltzer
rob@seltzerbizmgmt.com
18408 Clifftop Way
Malibu, California 90265-5630

From: [Megan Lepore](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Megan Lepore
megan@thelepores.com
93 Curtis Ave
Marlborough , Massachusetts 01752

From: [JL Angell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

JL Angell
jangell@earthlink.net
2391 Ponderosa Rd
Rescue, California 95672

From: [Jimmie Lou Oneal](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:12 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jimmie Lou Oneal
wolfchild283@peoplepc.com
197 Chinkapin Ln B70
Meadow Valley, California 95956

From: [Donna Olsen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:28:09 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Donna Olsen
donna@hope4alluhm.org
5032 Amber Valley Pkwy S, Apt 205
Fargo, North Dakota 58104

From: [cynthia edwards](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:27:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

cynthia edwards
comfrey@earthlink.net
1706 Charlton Ave
Ann ARbor, Michigan 48103

From: [STEPHANIE BRANOM](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:27:06 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

STEPHANIE BRANOM
steffstarr99@cox.net
617 Evandale Dr.
Bedford , Texas 76022

From: [Rene And Carol Manning](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:26:51 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rene And Carol Manning
rene_manning@suddenlink.net
2643 Chism Ct
Fortuna, California 95540

From: [Robert Wilde](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:26:44 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Robert Wilde
bob@robertwilde.com
72748 220th St
Dassel, Minnesota 55325

From: [Paul Moss](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:26:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Paul Moss
paul@themailpath.com
1849 Whitaker St.
White Bear Lake, Minnesota 55110

From: [Loretta Kane](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:26:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Loretta Kane
lorettakane@att.net
1063 Peralta Ave
Albany, California 94706

From: [Susanne Kiriaty](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:25:52 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Susanne Kiriaty
avisuz@avikiriaty.com
P.O. Box 791265, N/A
Paia, Hawaii 96779

From: [Kathryn Kevany](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:25:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kathryn Kevany
kkevany@earthlink.net
615 Bennington Ln
Silver Spring, Maryland 20910

From: [Jorge Morros](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:25:17 PM

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Sincerely,

Jorge Morros
jorge.morros@att.net
2367 NW 161st Ave
Pembroke Pines, Florida 33028

From: [Lynn M Glasscock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:25:16 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lynn M Glasscock.
lglasscock11@msn.com
1001 S Abilene Ave
Portales, New Mexico 88130

From: [Michael Hendrick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:53 PM

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,

Michael Hendrick
mhendrick09@cox.net
8350 Country Walk Dr, Apt. A
Pensacola, Florida 32514

From: [don wleklinski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:53 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,

don wleklinski
don.wleklinski@frontier.com
66 heritage drive
terre haute , Indiana 47803

From: [Leni Lowry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:44 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Leni Lowry
lasl@lowrycenter.com
12001 Market Street
Reston, Virginia 20190

From: [Judy Sachter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:43 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Judy Sachter
sachter@alum.mit.edu
1933 Selby Avenue, Apt 102, Apt 102
Los Angeles, California 90025

From: [Gary Souders](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:41 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gary Souders
gdsouders@windstream.net
PO Box 162
Dahlonega, Georgia 30533

From: [Loretta Davolos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Loretta Davolos
lkdavolos@email.com
124 Dommerich Dr
Maitland, Florida 32751

From: [H. Alan Helsing](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:24:24 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

H. Alan Helsing
hahelsing@windstream.net
2500 E. Indiana Ave.
SOUTHERN PINES, North Carolina 28387

From: [Eileen Thomas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:23:43 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Eileen Thomas
gardundeeva1955@msn.com
1406 pacific st.
REDLANDS, California 92373

From: [Margarita Haugaard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:23:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Margarita Haugaard
margarita-h@cox.net
3606 indiana
san diego, California 92103

From: [Janice Farmer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:23:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Janice Farmer
whiskersandpaws05@sbcglobal.net
5749 YARMOUTH AVE
TOLEDO, Ohio 43623

From: [Kristin Webb](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:23:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kristin Webb
kwebb@northshore.edu
321 Maple St.
Danvers, Massachusetts 01923

From: [Elizabeth Barris](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:22:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth Barris
contact@thepeoplesinitiative.org
101 S. Topanga Cyn. Blvd. #586
Topanga, California 90290

From: [leuntje lowry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:22:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

leuntje lowry
lasl@lowrycenter.com
12001 Market Street #324
Reston, Virginia VA 20190

From: [Erik Shank](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:22:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Erik Shank
erikshank@wavecable.com
260 W. Court St.
#13, California 95695

From: [John Kellermeyer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:22:00 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

John Kellermeyer
marsmore@earthlink.net
1732 Bostwick Road
Columbus, Ohio 43227

From: [Gil Caudill](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gil Caudill
gilcaudill@comcast.net
619 Jonathan Court
Havana, Florida 32333

From: [Kenneth Geddes](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:53 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kenneth Geddes
kennethgeddes@msn.com
7702 147th Ave Ne
Redmond, Washington 98052

From: [GREG DINGER](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

GREG DINGER
greg@greybearddesign.com
1525 Highland Drive
Mount Shasta, California 96067

From: [Andrew Sheppard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Andrew Sheppard
mediawork@eircom.net
17 The Chase
Gorey, Wexford

From: [Alexander Jones](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Alexander Jones
alexcjones13@sbcglobal.net
39 Washington Blvd, APT 1
Oak Park, Illinois 60302

From: [Scott Hinrichs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Scott Hinrichs
scottvill1@juno.com
8585 Ousley Dr.
Gilroy, California 95020

From: [Gabriella Temps](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:06 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gabriella Temps
27gtemps@psharvard.org
35 Lancaster County Road
Harvard, Massachusetts 01451

From: [Michael Spacek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:21:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Spacek
mespacek@att.net
12754 Hood Landing Road
Jacksonville, Florida 32258

From: [Barbara Aupperle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:20:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Barbara Aupperle
aupperle011@cox.net
357 Mill Hollow RD
Las Vegas, Nevada 89107

From: [Janice Burstin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:56 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Janice Burstin
jburstin@comline.com
3364-3D Punta Alta
Laguna Woods, California 92637

From: [David Henry](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

David Henry
henry3831@twc.com
8144 Crystal Creek Rd
Northfield, Ohio 44067

From: [Genevieve Fujimoto](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:46 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Genevieve Fujimoto
fujifuji8kamo6@sonic.net
9 Landers Street
San Francisco, California 94114

From: [Carol Wise](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:42 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carol Wise
madmaxfan_22@email.com
8308 Wolf Pen Branch Road
Prospect, Kentucky 40059

From: [Paul McCarthy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:27 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Paul McCarthy
pmccart4@nycap.rr.com
173 Hetcheltown Rd
Schenectady, New York 12302

From: [L Sen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:06 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

L Sen

lori@rootsandwingsnc.com

33

Durham , North Carolina 27705

From: [Flo Fender](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:19:05 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.

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,

Flo Fender
ffender@stny.rr.com
377 Pine Valley Road
, New York 14872

From: [Deborah Baker](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:18:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Deborah Baker
sparman2@comcast.net
?
Clermont, Indiana 46234

From: [Linda Wilson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:18:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Wilson
dodgerblue6@nethere.com
6460 Convoy Ct. 283
San Diego, California 92117-2394

From: [Michael Malinick](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:18:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Malinick
mmalinick@msn.com
3317 NW 15th Ter
Pompano Beach, Florida 33064

From: [Anna Aydinian](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:17:50 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Anna Aydinian
aydinyana@kenyon.edu
202 College Park St
Mount Vernon, Ohio 43022

From: [Nancy Maloney](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:17:41 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Nancy Maloney
nmaloney@nconnect.net
1880 Old Cc
Hartford, Wisconsin 53027

From: [Ron Murrin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:17:37 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

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

From: [Garry Taroli](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:17:32 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Garry Taroli
gtaroli@rjglaw.com
1065 Highway 315 - Suite 200, 1065 Highway 315 - Suite 200
Wilkes Barre, Pennsylvania 18702

From: [Holly Kurtz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:17:13 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Holly Kurtz
hkurtz2@earthlink.net
8255 Vineyard Ave
Rancho Cucamonga, California 91730-3383

From: [Michael Hawley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:59 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Hawley
michael.hawley@furman.edu
407 Meyers Dr
Greenville , South Carolina 29605

From: [Rod Garner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rod Garner
rodgarn@msn.com
1208 Westridge Lane, Birmingham, AL, USA
Birmingham, Alabama 35235

From: [Malcolm McNeil](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Malcolm McNeil
mcneil@pitt.edu
5445 Aylesboro Avenue
Pittsburgh, Pennsylvania 15217

From: [KC Burgess Yakemovic](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:26 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

KC Burgess Yakemovic
kby@mindspring.com
2076 Eldorado Dr NE
Atlanta, Georgia 30345

From: [Karen Kaser-Odor](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:23 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Kaser-Odor
revko@juno.com
278 Fryling Ave SW
Concord, North Carolina 28025-5776

From: [Linda Ritchie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Ritchie
ljcdr13@cox.net
181 OAKLAND ST Apt C
Manchester, Connecticut 06042

From: [Marsha Zeitlin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:06 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marsha Zeitlin
marshaz@pagroveca.com
389 Junipero Av
Pacific Grove, California 93950

From: [Gloria Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:16:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gloria Thompson
thomps@alaska.net
6410 Ridge Tree Circle
Anchorage , Alaska 99507

From: [Janice Zelazo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:14:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Janice Zelazo
janice@nilenet.com
3027 11th St
Boulder, Colorado 80304

From: [Karen Naiman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:13:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen Naiman
klnaiman@earthlink.net
1205 S Valentia Court
Denver , Colorado 80247-3020

From: [Ralf Schuetz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:56 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ralf Schuetz
ralf@mushroomdreams.com
2543 Scenic Pl
Longmont, Colorado 80503

From: [Anne Lakota](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Anne Lakota
alakota@sbcglobal.net
8 Scenic Dr
Novato, California 94949

From: [Jo Ann McGreevy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:49 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jo Ann McGreevy
jrm2@nyu.edu
140 Prospect Ave
Hackensack, New Jersey 07601-2255

From: [Tim Wescott](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:34 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Tim Wescott
frogit@charter.net
422 N. Broadway
Turlock, California 95380

From: [Gregg A Wynia](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:21 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gregg A Wynia
greggw11@msn.com
2431 Bluebells Dr., Evans, CO. 806210
Evans, Colorado 80620

From: [Cynthia Betts](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:12:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Cynthia Betts
bettstwo@milwpc.com
6207 39th Ave
Kenosha, Wisconsin 53142

From: [Alan Mack](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:11:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Alan Mack
amack@rochester.rr.com
4633 Cherry Hill Dr.
Avon, New York 14414

From: [Barbara F](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:11:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Barbara F
keesmombarb@att.net
1134 S Moorings Drive
Arlington Heights, Illinois 60005

From: [Charlotte Adams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:11:27 PM

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Sincerely,

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

From: [Kenneth Chay](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:11:16 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kenneth Chay
kenneth_chay@brown.edu
48 Barnes St
Providence, Rhode Island 02906-1502

From: [Steve Sheehy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:11:02 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steve Sheehy
sheehy.s@charter.net
4727 Alpine Dr.
Klamath Falls, Oregon 97603

From: [Greg Perkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:52 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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Sincerely,

Greg Perkins
gperkins@glendale.cc.ca.us
343 1/2 Wisconsin Avenue
Long Beach, California 90814

From: [Jimmy Fitzgerald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jimmy Fitzgerald
jfitz007@plattsburgh.edu
Flanagan Dr, 2302
Glastonbury, Connecticut 06033

From: [Sandra Perkins](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sandra Perkins
sandra@slplaw.net
13226 42nd Ave NE
Seattle, Washington 98125

From: [Fermin Morales](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Fermin Morales
fuerzaycara@earthlink.net
Philadelphia, 2737 N. REESE st.
Philadelphia, Pennsylvania 19133

From: [Jason Phillips](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:27 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jason Phillips
jphilli3@unm.edu
508 Princeton apt 3
albuquerque, New Mexico 87106

From: [Linda Cornejo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:10:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Cornejo
ldcornejo@roadrunner.com
2957 Lakeview Way
Fullerton, California 92835

From: [Linda Lenssen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:09:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Linda Lenssen
llenssen@comcast.net
1723 53rd Loop SE
Reno, Nevada 89501

From: [James Strickler](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:09:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James Strickler
jamesrstrickler@theologybooks.com
5825 N. Willamette Blvd.
Portland, Oregon 97203

From: [Ronald Drahos](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:08:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ronald Drahos
rdrahos@indiana.edu
3805 S Woods Edge Bend
Bloomington, Indiana 47401

From: [Elaine Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:08:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Elaine Smith
lanegene@motionosis.com
2501 W. Wickenburg Way
Wickenburg, Arizona 85390

From: [Robert Halsey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:08:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Halsey
bob.halsey@cox.net
8627 Ordinary Way
Annandale, Virginia 22003-4432

From: [Barbara Clewett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Clewett
barbaraclewett@att.net
3099 Kirklevington Drive
Lexington, Kentucky 40517

From: [Karl Kopecky](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:53 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karl Kopecky
kkopecky@ualberta.ca
11914 87 Ave. NW
Edmonton, Alberta T6G 0Y6

From: [Laraine Bowen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Laraine Bowen
lbowen2@cogeco.ca
1100 Queens Avenue
Oakville, Ontario L6H 2B5

From: [David Brown](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:35 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

David Brown
dave_m_brown@toast.net
210 W. Cross, Apt. 50
Ypsilanti, Michigan 48197

From: [Christian Camphire](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Christian Camphire
camphire@mail.usf.edu
1421 70th St Ct E
Bradenton, Florida 34208

From: [Lisa McLaughlin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:22 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lisa McLaughlin
mclauglm@miamioh.edu
3550 kehwood LN
Oxford, Ohio 45056

From: [Eric Speed](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:22 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Eric Speed
elspeed@metrocast.net
910 1st Crown Point Road
Strafford, New Hampshire 03884

From: [Gill Fahrenwald](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:18 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gill Fahrenwald
anvilman@orcalink.com
PO Box 2323
Olympia, Washington 98507

From: [Valarie Little](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:07:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Valarie Little
thora330@northstate.net
138 Thora Dr.
Jamestown, North Carolina 27282

From: [Joanne Parnall](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joanne Parnall
jkona08@att.net
4666 Forest Ave
Waterford , Michigan 48328

From: [Dennis Adams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:39 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely, Dennis Adams

Dennis Adams
den25joan@sbcglobal.net
2527 MacMillan St
Napa, California 94558

From: [Jim Neal](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:20 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jim Neal
jim_neal@msn.com
575 County Road 507
Nacogdoches, Texas 75961

From: [Dave Whipple](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:19 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dave Whipple
dwhipple@statconcorp.com
1028 West Franklin St
Monterey, California 93940

From: [Michele Chapman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michele Chapman
mrchapma@att.net
153 Silverado Dr.
Georgetown, Texas 78633

From: [Mike Briley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mike Briley
bricom3@roadrunner.com
1225 S. Rice Rd., #69
Ojai, California 93023

From: [Kerby Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kerby Miller
millerk@missouri.edu
408 W. Broadway
Columbia, Missouri 6

From: [Elizabeth Osborne](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:10 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Elizabeth Osborne
emdosborne@tds.net
9119 Hill Road
Knoxville, Tennessee 37938

From: [Tom Rossen](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Tom Rossen
rossentj@acm.org
3348 Wilder, 1st floor
Skokie, Illinois 60076

From: [Susanna Levin](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:06:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susanna Levin
sulevin@juno.com
1255 North Ave Apt 3I
New Rochelle, New York 10804

From: [L. Piquett](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:05:48 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

L. Piquett
piquett@cruzio.com
9935 Hwy 9
Ben Lomond, California 95005

From: [Dennis Turechek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:05:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dennis Turechek
turechdl@oneonta.edu
392 Hathaway Road
Otego, New York 13825-2276

From: [Jack Strasburg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:05:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jack Strasburg
jackStrasburg@we.net
7001 E Golf Links Rd apt 117
Tucson, Arizona 85730

From: [Richard Anderson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:57 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Anderson
qaz@basicisp.net
59946 E Wren Cir
Oracle, Arizona 85623-0060

From: [Stephanie Jackel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Stephanie Jackel
sjackel@cox.net
1500 Green Oak Road
Vista, California 92081

From: [Annetta Winkle](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:20 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Annetta Winkle
kawink76@att.net
4414 68th St.
Kenosha, Wisconsin 53142

From: [Paula Fenda](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Paula Fenda
phfenda@bellsouth.net
5312 COURTNEY CIRCLE
Boynton Beach, Florida 33472

From: [Z Vijay Director](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Z Vijay Director
vjwolf@charter.net
27 Hunting Lodge Dr.
Black Mountain, North Carolina 28711

From: [Cathy Medley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Cathy Medley
catmedley@frontiernet.net
11939 Watkins Road
Cato, New York 13033

From: [Kinsey Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:15 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kinsey Smith
kinseycs@umich.edu
454 w 6th ave
Conshohocken , Pennsylvania 19428

From: [Dawn Wait](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:15 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dawn Wait
dwait11@wi.rr.com
4811 Woodfield Ct. #7
Nashotah, Wisconsin 53058

From: [Kathy Blackburn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:15 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Kathy Blackburn
kblackbn@austin.rr.com
11819 Pavilion Blvd Apt 112
Austin, Texas 78759

From: [Jesse Gillman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jesse Gillman
JesseGillman@msn.com
15811 SE 43rd place
Bellevue, WA , Washington 98006

From: [Robert Blumenthal](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Blumenthal
rblument@comcast.net
2812 ne 62nd St.
Seattle , Washington 98115

From: [LYNELLE BEHLER](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

LYNELLE BEHLER
lbehler1@charter.net
26 Press Box Ct
OFallon, Missouri 63366

From: [Cassie A. Murphy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:35 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Cassie A. Murphy
camellis405@charter.net
1625 Sandalwood Lane
Templeton, California 93465-4501

From: [Bill Schwarz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:33 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Bill Schwarz
bschwarz@nycap.rr.com
38 Orville St.
Glens Falls, New York 12801

From: [Robert Sapp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Robert Sapp
bjsapp72@cox.net
25978 W Marco Polo Rd
Buckeye, Arizona 85396

From: [Christy Schauf](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:29 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christy Schauf
christys@meyersound.com
27 La Vuelta St
Vallejo, California 94590-3457

From: [Charlotte Alexandre](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:24 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Charlotte Alexandre
charlottern@juno.com
10345 Adams Place
Thornton, Colorado 80229

From: [Jan Gardner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:22 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jan Gardner
jangardner3@cox.net
3 Ponderosa, Lane
Rolling Hills Est, California 90274

From: [Dale Dombkowski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:17 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dale Dombkowski
dombkowski@earthlink.net
101 W American canyon road 508-320
American canyon , California 94503

From: [Michael Vonderheide](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:07 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael Vonderheide
mav55@comcast.net
2001 NW 9th street
Cape Coral , Florida 33993

From: [Jesse Gillman](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:03:00 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jesse Gillman
JesseGillman@msn.com
15811 SE 43rd place
Bellevue, WA , Washington 98006

From: [Michael Maley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:59 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael Maley
mmaley1@woh.rr.com
7556 Belle Plain Dr.
Huber Heights, Ohio 45424

From: [Richard Vultaggio](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:55 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Richard Vultaggio
rich@crestwoodpools.com
1404 Drexel Rd
Valdese, North Carolina 28690

From: [Ben Bryant](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:39 PM

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Sincerely,

Ben Bryant
benvideo@earthlink.net
785 West End Ph-1 98
New York, New York 10025-5466

From: [Karen McCaw](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Karen McCaw
karen.mccaw@ca.rr.com
4526 Mount Vernon Dr
Los Angeles, California 90043

From: [Helene Stoller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Helene Stoller
helenestoller@msn.com
1453 5 Ave
NY, New York 10035

From: [Joseph DeMarco](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:20 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,

Joseph DeMarco
jandb74@optonline.net
202 Doty Road
Haskell, New Jersey 07420

From: [Harry Knapp](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:02:13 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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Sincerely,

Harry Knapp
h.knapp@charter.net
2560 Colgate Way
Riverside, California 92507

From: [Carolyn Ryan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:49 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carolyn Ryan
carolynmryan@att.net
12716 Karenway Ct.
St. Louis, Missouri 63146

From: [Brigitte Genest](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brigitte Genest
brigitte.genest@csn.qc.ca
119, rue De Rotterdam
Laval, Quebec H7M 1M1

From: [Jean Grady](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:20 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jean Grady
auntiejean13@msn.com
766 Helms Way
Conway, South Carolina 29526

From: [Sandra Resner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:16 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sandra Resner
sresner@triad.rr.com
7607 Middle Dr
Greensboro, North Carolina 27409

From: [Joann Sonenstein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:06 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joann Sonenstein
poet82@cox.net
10401 W Charleston Blvd. apt.B 209
Las Vegas, Nevada 89135

From: [brian.moore](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:05 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

brian moore
bcmoore@optonline.net
226 maple ave
Smithtown, New York 11787

From: [Carol Claus](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:01:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Claus
cdclaus@mindspring.com
651 Foxcroft Circle SE
Marietta, Georgia 30067

From: [Jeannette Blackwell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:00:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeannette Blackwell
ladylake135@optonline.net
135 skyline lk dr
Ringwood, New Jersey 07456

From: [Eric Miller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:00:16 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eric Miller
ericmiller0160@att.net
980 Front St Spc 39
Soledad, California 93960

From: [Melanie Kuhn](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:00:11 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Melanie Kuhn
melaniek@purdue.edu
5954 Appaloosa Trail
West Lafayette, Indiana 47906

From: [Rehana Huq](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Rehana Huq
rh24@cornell.edu
200 Comstock Road
Ithaca, New York 14850

From: [Sheila Carnegie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Sheila Carnegie
sheilac99@sonic.net
1318 Lincoln Ave #4
San Rafael, California 94901

From: [Kristin Rosenqvist](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:09 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

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

From: [John Renfrew](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:07 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

John Renfrew
jrenfrew@nmu.edu
234 Riverside Rd.
Reston , Michigan 49855

From: [Donna Smith](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Donna Smith
lwolf42gsd@live.com
1367 Harrington Road
Havertown, Pennsylvania 19083

From: [Jeannette Blackwell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:59:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jeannette Blackwell
ladylake135@optonline.net
135 Skyline Lk Dr
Ringwood, New Jersey 07456

From: [Marsha Sleeth](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:58:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marsha Sleeth
sleethdesign@att.net
2020 NW Northrup St Apt 219
Portland, Oregon 97209

From: [Beth Darlington](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:58:25 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Beth Darlington
bedarlington@vassar.edu
124 Raymond Aveune, Box 323
Poughkeepsie, New York 126040323

From: [Stephen Rosenblum](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:57:59 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Stephen Rosenblum
pol1@rosenblums.us
212 Santa Rita Ave
Palo Alto, California 94301

From: [James Miles](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:57:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

James Miles
milesair561@bellsouth.net
729 Rockland Drive
W. Palm Bch.,, Florida 33405

From: [Gail Tephabock](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:57:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gail Tephabock
allengail629@charter.net
422 Eastley Court
Kingsport, Tennessee 37660

From: [Kari Lorraine Scott](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:57:51 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kari Lorraine Scott
karilor@att.net
4403 33rd St
San Diego, California 92116

From: [Bonnie Monte](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:57:05 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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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Sincerely,

Bonnie Monte
bmonte@shakespearenj.org
16 Page St
Madison, New Jersey 07940

From: [Maureen De La Pena](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Maureen De La Pena
maureen@easterntalent.net
1645 Vine Street Suite 402
Los Angeles, California 90028

From: [Colleen Lobel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:55 PM

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Sincerely,

Colleen Lobel
clobel1@san.rr.com
8111 Kenova St,
San Diego, California 92126

From: [Toni Patterson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:39 PM

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Sincerely,

Toni Patterson
willow82400@earthlink.net
276 Grundy Lane
Hamilton, Montana 59840-3303

From: [Jackie Scully-Clark](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:35 PM

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Sincerely,

Jackie Scully-Clark
edjackclark@att.net
1117 Dorsey Pl
Plainfield, New Jersey 07062

From: [Peggy Cannon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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. I use Discover card and it has been my best-served credit card and I don't want it to change. I don't want any part of Capital One involved!

Sincerely,

Peggy Cannon
cannon@pacifier.com
801 Washington St 202
Vancouver, Washington 98660

From: [Phillip Cripps](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:34 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Phillip Cripps
pcripps@roadrunner.com
35898 Calle Raphael
Cathedral City, California 92234-7932

From: [Gehr Brown](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:17 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gehr Brown
gwbrown@optonline.net
32 Pleasant Street, Darien, CT 06820
Darien, Connecticut 06820

From: [Brenda Pinkerton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:17 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Brenda Pinkerton
b.pinkerton@mchsi.com
157 Boles Rd
Hazel Green, Alabama 35750

From: [Arthur Bailey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Arthur Bailey
dustybailey@roadrunner.com
2 Mill Pond Lane (P. O. Box 123)
Hancock, Maine 04640

From: [Bruce Kiesel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:12 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Bruce Kiesel
bkiesel@juno.com
159 Maple Avenue
Southampton, Pennsylvania 18966

From: [Margaret Schulenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:56:06 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Margaret Schulenberg
msch@austin.rr.com
300 Pecan Lane
Round Rock, Texas 78664

From: [ILEANA MORROW](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:58 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

ILEANA MORROW
illy@illymorrow.com
6424 SYLVAN ROAD
CITRUS HEIGHTS, California 95610

From: [Richard Weir](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:58 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Weir
eddings@hotmail.co.uk
2 the Old Mill
Haltwhistle, England NE49 9LB

From: [Erik Lords](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:57 PM

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Erik Lords
truth_to_power@sbcglobal.net
3896 University Center Drive, Unit 3-109
Las Vegas, Nevada 89119

From: [Sharon Gillespie](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:54 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Sharon Gillespie
pretend@austin.rr.com
1103 Enfield
Austin , Texas 78703

From: [Ellen Phillips](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:49 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ellen Phillips
parrotfreak@att.net
2550 Dana St , 3C
Berkeley, California 94704

From: [Caitlin Penny](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Caitlin Penny
cat.penny@mail.utoronto.ca
15 Habitat Square
Brampton, Ontario L6S 1X7

From: [Martha Booz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:46 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Martha Booz
mlbooz@calnatives.com
3823 Valley Lane
El Sobrante, California 94803

From: [Harry Kahrs](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:45 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Harry Kahrs
hkahrs@bellsouth.net
671 Lakeside Circle #1006 Pompano Beach Florida
Pompano Beach, Florida 33060

From: [Diana Brodscholl](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:44 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Diana Brodscholl
dibaby@optimum.net
235 Prospect Avenue, Unit 8E, Unit 8E
Hackensack, New Jersey 07601

From: [John AND Jean Fleming](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:42 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,
John AND Jean Fleming

John AND Jean Fleming
johnandjeanfleming@msn.com
21364 Hytrail Circle
Lakeville, Minnesota 55044

From: [Sharon Stork](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:40 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sharon Stork
spstork@att.net
5029 Woodland Road
Minnetonka, Minnesota 55345

From: [Rich Lague](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:32 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

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

From: [Derek Meyer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:31 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Derek Meyer
dmeyer@email.com
3103 Circle Hill Road
Alexandria, Virginia 22305

From: [Wendy MacAuley](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Wendy MacAuley
wemacauley@comcast.net
180 Orange Rd, Apt A6
Montclair, New Jersey 07042-2644

From: [Nancy OByrne](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:08 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nancy OByrne
nancy.obyrne@currently.com
5308 2nd street
saint augustine, Florida 32080

From: [Kate Champa](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:04 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kate Champa
kchampa@cox.net
37 Creighton St
Providence, Rhode Island 02906

From: [Janice Vargas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:02 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Janice Vargas
janice@franksplace.net
3101 N 53rd Drive
Phoenix , Arizona 85031

From: [Hal Liu](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:00 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Hal Liu
halliu@att.net
278 hidalgo ct
Fremont, California 94539

From: [Arturo Alvarez](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:54:58 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Arturo Alvarez
contactart@msn.com
4685 NW 97 CT
DORAL, Florida 33178

From: [Jennifer Jerlstrom](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:54:28 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Jennifer Jerlstrom
7146996083@charter.net
9011 Knott Ave
Buena Park, California 90620

From: [Patrick Dixon](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:54:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Patrick Dixon
patrickdixon@runamok.ca
461 Ridgewood Crescent
London, Ontario N6J 3H6

From: [Jim Gear](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:54:13 PM

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Sincerely,

Jim Gear
jimgear@charter.net
2211 Spring St
Medford, Oregon 97504

From: [Beth Alexander](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Beth Alexander
balex06@live.com
1285 Bonnyton Pl
Castle Rock, Colorado 80104

From: [Matt Bayne](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Matt Bayne
mbayne34@msn.com
40 Croftley Rd
Lutherville Timonium, Maryland 21093

From: [Michael Hoover](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:18 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael Hoover
mfhoover@pacbell.net
10465 SW 135th Ave
Beaverton, Oregon 97008

From: [Sharon Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:15 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Sharon Kelly
sharonslk@att.net
1426 Bond Street
Niles, Michigan 49120

From: [Raymond Howard](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:13 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Raymond Howard
rhoward1@ufnmail.org
16 Ada St
Geneva, New York 14456

From: [Tim Enloe](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:10 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Tim Enloe
tenloe@sbcglobal.net
41 Weller Ct
Pleasant Hill, California 94523-4606

From: [Alan Dwillis](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:09 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Alan Dwillis
alan4549@att.net
15837 Old Glory Way
Lathrop, California 95330

From: [James Eller](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

James Eller
3ellers@3rivers.net
415 KNAPSTAD RD
SUN RIVER, Montana 59483

From: [Carlos Castillo](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:53:08 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Carlos Castillo
Carlos@RCFintl.com
21400 Waterloo Road
Chelsea, Michigan 48118

From: [Diane Nowak](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Diane Nowak
dianemnowak@msn.com
740 E Mingus Ave
Cottonwood, Arizona 86326

From: [William Jordan](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

William Jordan
parrot4racing@att.net
5515 Castle Knight
San Antonio, Texas 78218

From: [dawn fisher](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:56 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

dawn fisher
df3975@charter.net
507 Birmingham Ave
Carolina Beach, North Carolina 28428

From: [Stephanie McFadden](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:41 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Stephanie McFadden
skpmcfadden@roadrunner.com
26766 Butternut Ridge Road
North Olmsted, Ohio 44070

From: [Lucinda Blackwell](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:38 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,
Lucinda Blackwell

Lucinda Blackwell
cblackwell@maine.rr.com
40 Middle Road
Falmouth, Maine 04105

From: [Miranda Helly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:24 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Miranda Helly
mihelly@att.net
1570 Jackson Street
Oakland , California 94612

From: [Ann Bein](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:23 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Ann Bein
abein@ucla.edu
2216 Overland Ave.
Los Angeles, California 90064

From: [Michael Kutilek](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:20 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael Kutilek
kuti3058@sbcglobal.net
601 S 15th St
San Jose, California 95112-2368

From: [Robin Salter](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:14 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Robin Salter
robin.salter@oberlin.edu
7860 La Mirada Dr
Boca Raton , Florida 33433

From: [Rose Dyson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:12 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rose Dyson
rose.dyson@alumni.utoronto.ca
37B Elm Ave
Toronto, Ontario M4W1N6

From: [Dan Levine](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:12 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dan Levine
levine@uta.edu
1600 Texas Street, Apt. 31002
Fort Worth, Texas 76102

From: [John Gambriel](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:07 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

John Gambriel
jfg-drop@infomania.us
1204 Volta Vista
Brentwood, Maryland 20722

From: [Erin Anderson-White Face](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:52:04 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Erin Anderson-White Face
erin@marianistsjc.net
P.O. Box 311
Pine Ridge, South Dakota 57770

From: [Linda Middleton](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:51:43 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Linda Middleton
lmiddlet@hawaii.edu
2107 Lanihuli Dr.
Urban Honolulu, Hawaii 96822

From: [Marlene Helinski](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:51:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Marlene Helinski
mhelinski1@wi.rr.com
W220 N7319 Town Line Road
Sussex, Wisconsin 53089

From: [Carol Elias](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:51:36 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Carol Elias
celias@twcny.rr.com
21 Middlebury Ave
Massena, New York 13662

From: [Eileen Brophy](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:51:36 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Eileen Brophy
ebrophy@frontiernet.net
9366 Ace Rd
Hemlock, New York 14466

From: [Heidi Behnke](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:47 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Heidi Behnke
msheidi1@cox.net
9483 Vista drive
Spring valley , California 91977

From: [Sean Kelly](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:46 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Sean Kelly
39862@mail.com
1014 Chestnut Street
Collingdale , Pennsylvania 19023-3906

From: [Diane Rose](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:45 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Diane Rose
diane@dianerose.com
39 Smart St
Waltham, Massachusetts 02451

From: [Robert Blackey](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:38 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Robert Blackey
rblackey@csusb.edu
351 W. Radcliffe Dr.
Claremont, California 91711

From: [Kristi Kawas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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,

Kristi Kawas
kkawas@socal.rr.com
18730 Lisburn PI
Porter Ranch, California 91326

From: [James Johnson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:06 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,

James Johnson
hilltoppaddles@earthlink.com
311 Tupper Road
Spencer , New York 14883

From: [Stephanie McFadden](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:50:05 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,

Stephanie McFadden
skpmcfadden@adelphia.net
26766 Butternut Ridge Road
North Olmsted, Ohio 44070

From: [Marcele Daeges](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:49:39 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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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,

Marcele Daeges
marcele@klmcommercial.com
PO Box 25481
Portland, Oregon 97298

From: [Sheila Rosenberg](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:49:30 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,

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

From: [Edwin Aiken](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:49:01 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,

Edwin Aiken
eandjaiken@sbcglobal.net
663 Torrington Dr
Sunnyvale, California 94087

From: [Donald Archer](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:48:36 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,

Donald Archer
donald@donaldarcher.com
1888 Chester Lane
Cambria, California 93428

From: [Tara Kerr](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:48:29 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,

Tara Kerr
tarask@mindspring.com
1027 Four Wood Dr
Fayetteville, North Carolina 28312

From: [Stephanie Pendolino](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:48:06 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,

Stephanie Pendolino
pendolinos@sbcglobal.net
2269 Keim Rd
IL, Illinois 60565

From: [Eric Mattei](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:42:40 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,

Eric Mattei
ericmattei@earthlink.net
22807 Stagg St
Canoga Park, California 91304

From: [Gerald Thompson](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:41:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gerald Thompson
gthompson57@charter.net
2845 Grand Ave
Granite City, Illinois 62040

From: [Jean Heaps](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:40:29 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,

Jean Heaps
jeanheaps@comcast.net
161 Monarch Blvd
Hattiesburg, Mississippi 39402

From: [Mike LaPorte](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:36:22 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mike LaPorte
mikeclaporte@comcast.net
6488 SW Midmar
Portland , Oregon 97223

From: [Dianne Douglas](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:34:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dianne Douglas
dianne.douglas@asu.edu
2723 East Valencia Drive
Phoenix, Arizona 85042

From: [Barbara Nicely](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:33:33 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Nicely
nicelystudy@att.net
3951 Rosemond Rd
Cleveland Hts., Ohio 44121-2401

From: [GAIL BRIGGS](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:31:21 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

GAIL BRIGGS
transeast@rpt.coop
14630 State Highway B
Watson, Missouri 64496

From: [JILL SMITH](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:21:19 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JILL SMITH
smitty1965@cox.net
8500 E. Southern Ave.
Mesa, Arizona 85209

From: [Eric Ross](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:20:15 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eric Ross
redwine5@earthlink.net
40934 Hwy 228
Sweet Home, Oregon 97386

From: [Geoffrey and Linda Symcox](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:17:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Geoffrey and Linda Symcox
symcox@history.ucla.edu
747 S Orange Grove Blvd #2
Pasadena, California 91105-1731

From: [Judith Lotz](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:16:37 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Lotz
judelotz@att.net
1713 n fairview st, Burbank, CA 91505
Burbank, California 91505

From: [Velda Alfred](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:16:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Velda Alfred
velda.alfred@uconn.edu
191 Auditorium Road
Mansfield, Connecticut 06269

From: [Carol Wagner](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:15:20 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,

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

From: [Tom Frank](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:15:00 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Frank
tof@cox.net
2685 Sunset Hills
Escondido, California 92025

From: [Charles Chamberlain](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 5:58:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Charles Chamberlain
charles@summitcampaignstrategies.com
571 Anita St.
Laguna Beach, California 92651

From: [Jeanine Weber](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:57:56 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeanine Weber
weberjea@aquinas.edu
2650 Ridgescroft Dr SE
Grand Rapids , Michigan 49546

From: [Reed Williams](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover merger.
Date: Monday, February 26, 2024 7:33:58 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Reed Williams
reedwilliams@charter.net
19645 Paddlewheel Lane
Reno, Nevada 89521

From: [L B](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover merger.
Date: Monday, February 26, 2024 11:29:36 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

The concentration in our banking sector represents significant barriers to consumer wellbeing and free exchange, with incumbents like Capital One and Discover Financial Services already enjoying operating in a market with considerable barriers of entry.

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,

L B
blakey_l@hotmail.co.uk
Flat 8 Dixon House
Greater London, England SE2 0AH

From: [Toni Rorapaugh](#)
To: [Jerome Powell](#)
Subject: Stop the Credit One/Discover monopoly-to-be
Date: Monday, February 26, 2024 7:38:14 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Toni Rorapaugh
trorapaugh@stny.rr.com
Rte 26
Vestal, New York 13850

From: [Stanley Naimon](#)
To: [Jerome Powell](#)
Subject: Stop the Discover mega-merger.
Date: Monday, February 26, 2024 6:57:53 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,

Stanley Naimon
dwnaimon@juno.com
13111 GLENMEADOW CT
MIDLOTHIAN, Virginia 23114

From: [Howard Cohen](#)
To: [Jerome Powell](#)
Subject: Stop the market damaging Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:29:30 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,

Howard Cohen
howard@cohensw.com
3272 Cowper St
Palo Alto, California 94306-3004

From: [Arden Voigt](#)
To: [Jerome Powell](#)
Subject: Stop the mega-merger of 2 reprehensible banks.
Date: Monday, February 26, 2024 8:23:31 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Arden Voigt
akvoigt@tds.net
6821 County Rd J
Valders, Wisconsin 54245

From: [Peter Belmont](#)
To: [Jerome Powell](#)
Subject: Stop the monopolistic Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:59:51 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

No big bank needs to get bigger at the expense of competition. That is the theory and the promise of anti-trust laws. Please enforce them.

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,

Peter Belmont
pabelmontlaw@123pab.com
166 Columbia Hts
Brooklyn, New York 11201-2105

From: [Judy Moore](#)
To: [Jerome Powell](#)
Subject: The Capitol One/Discover mega-merger is wrong!
Date: Monday, February 26, 2024 6:52:23 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,

Judy Moore
judy@helpyourdog.com
352 Brayton Way
Florence, Montana 59833

From: [Evelyn Lemoine](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover mega-merger is bad for the country
Date: Monday, February 26, 2024 7:08:19 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.

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,

Evelyn Lemoine
elemoine@seanet.com
910 17th Avenue
Seattle, Washington 98122

From: [David Travers](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover mega-merger must be stopped.
Date: Monday, February 26, 2024 7:34:01 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Travers
dhtravers@myfairpoint.net
12 Waltham Street
Westbrook, Maine 04092

From: [Katherine Cieplinski](#)
To: [Jerome Powell](#)
Subject: The Credit One/Discover merger is a bad idea
Date: Monday, February 26, 2024 6:52:23 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,

Katherine Cieplinski
dcieplin@kent.edu
1641 Franklin Ave. #31
Kent, Ohio 44240

From: [Christina Ohlrogge](#)
To: [Jerome Powell](#)
Subject: the larger companies get the less people that work on the floor are a concern of the company
Date: Monday, February 26, 2024 7:45:32 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Christina Ohlrogge
christinaohlrogge@cox.net
214 Glen Echo Dr
Norfolk , Virginia 23505

From: [Bruce Lee](#)
To: [Jerome Powell](#)
Subject: The people need you to stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 6:55:47 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bruce Lee
balee@roadrunner.com
1519 Delamare Drive
Whittier, California 90601

From: [David Luboff](#)
To: [Jerome Powell](#)
Subject: The proposed merger between Capital One and Discover should not be approved
Date: Monday, February 26, 2024 7:03:40 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,

David Luboff
dluboff@earthlink.net
436 E Palm
Burbank, California 91501

From: [Michelle McKenney](#)
To: [Jerome Powell](#)
Subject: The U.S. economy won't survive the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 11:16:35 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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,

Michelle McKenney
zabilla@myfairpoint.net
35 Bramber II
Rochester, New Hampshire 03867

From: [Anne Peiffer](#)
To: [Jerome Powell](#)
Subject: There is far TOO LITTLE COMPETITION in the banking industry! Stop the Credit One/Discover mega-merger!
Date: Monday, February 26, 2024 6:24:03 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

In my experience, this means a reduction of service for people who really need them, and more and more of the money that ordinary hard-working people earn flowing into the pockets of the ultra-wealthy. How much richer than obscenely rich do they need to be?

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,

Anne Peiffer
anne@mutley.mn
3930 Sheridan Ave N
Minneapolis, Minnesota 55412

From: [David Daniell](#)
To: [Jerome Powell](#)
Subject: This merger would be a mistake.
Date: Monday, February 26, 2024 8:54:12 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One Bank's acquisition of the Discover Financial Services has been announced. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Daniell
ddaniell66@msn.com
411 Buckingham Dr.
Indianapolis, Indiana 46208

From: [Jill Greer](#)
To: [Jerome Powell](#)
Subject: URGENT It is time now to block this Monopolistic Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:58:10 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I was so dismayed to learn that the famous company known as Capital One, (which as you well know happens to be one of the largest banks in the U.S), has had the utter audacity to simply announce a 35.3 BILLION dollar deal to purchase the less "sexy" but even BIGGER company called Discover Financial Services. This attempted merger would add Discover's HUGE 305 million cardholder network to Capital One's current estimate of roughly 100 million customers. This proposal would truly rock the credit card industry, and it would also result in making the new monstrous giant into the nation's sixth largest bank.

Clearly, if this deal were to mistakenly be allowed to go through as planned, this mega-merger would lead to the undesired result of a further consolidation of both power and influence in America's lending market. We claim to want our businesses to be competitive, and to encourage small businesses, like the classic community bank (and local credit union). Sadly, such a concentration would make it harder to hold banks accountable, plus 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 imperative that the Federal Reserve step in and stop this merger as soon as possible.

Respectfully yours,

Jill Greer
greer-j@mssu.edu
17837 Tiger Rd
Stark City, Missouri 64866

From: [Larry Kimball](#)
To: [Jerome Powell](#)
Subject: We demand competition, Stop the Credit One/Discover mega-merger.
Date: Monday, February 26, 2024 7:04:26 PM

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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. And "consumers" aka people, are tired of mergers over an expanding marketplace where competition makes the winners and losers. Where are the trust busters?

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,

Larry Kimball
kimball.magnuson@hughes.net
1467 RED FEATHER RD
COTOPAXI, Colorado 81223