From: Eugene Mann <azlanded@earthlink.net> on 06/03/2008 03:00:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

What happened to usury law how can they charge 27/29%?

I never paid online but I thought I would pay my WAMU. When I entered my checking account number, I missed a didgit. I attempted to pay on my wife's account. Received a notice that no account existed, so I tried entering the payment information again. Received another notice no account existed. I called customer service and found out I missed a number in my checking account. Paid the balance. Recieved a notice account was closed do not use and cut up cards. Called and was told I had 2 NSF payments. Was told that was policy and there was no one I could talk to, maybe in the future they may reconsider letting me open another account.

Sincerely,

Mr. Eugene Mann 100 Mainland Rd Holly Ridge, NC 28445-7606