

**From:** Michael Zdyrko <fcsabbathman@thefinalcall.org> on 06/10/2008 10:05:04 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently had a bank credit card company charge me an over limit fee that was caused by the finance charge putting me over. Not by a charge I made, but by their finance charge. Also, because of this over limit, they were going to increase my interest to over 21%. I closed the account to prevent this from happening. Every time you turn around, you are being charged for something. It has become a nightmare having a bank account as well as credit cards. Even saving accounts cost you money. I paid off account and three weeks later I am being charged a finance charge. This has happened to me many times. Stop all this crap.

Sincerely,

Mr. Michael Zdyrko  
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