

FROM J. E. McCLENAHAN
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Monday
June 18, 2007

To Federal Chairman Ben Bernanke;

Regarding DOCKET NO. R-1286

Change is very necessary. My Credit Card Company, Capital One, charged me late fees on ~~a~~ two Credit Cards I was sent. I never authorized either Credit Card. How could they charge late fees when the cards were never used. I had them, but never used them. I was still charged late fees, on a card I did not use, and never intended to use.

Your six changes in Credit Card disclosures would help consumers an awful lot. We need protection from these companies. They never give the consumer a rest from charges. They do nothing except add late charges, on top of late charges to bills. This should be against the law. It is double-billing, and should be disallowed, as soon as possible. The blank checks they send out are traps to raise rates, and implicit late charges on any money used. Another trick against consumers.

Sincerely,

J. E. McClelahan