

Richard Brach <rbrach@lear.com> on 07/24/2008 10:40:07 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am currently a victim of unethical practices of credit card company's. U.S.Bank currently charges fee's for not paying the minimum amount due, regardless if payments are made inbetween the due dates. They then charge yu late fee's and increase interest rates for beign late. Also, refuseing to revise payment due dates to help stop late fee's, lying about commitments-- the list goes on and on.

Sincerely,

Richard D. Brach
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