

Susan Wagner <swagner@burkegroup.net> on 07/24/2008 11:50:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Federal Reserve Board:

I am personally a victim of credit card abuse due to the incompetence

of the USPS, either because my mail was delivered to the wrong address

or I did not receive a bill at all. Then I am charged a late fee (even

if the payment is received one day past the due date) and have even had my credit limit lowered and my interest rate raised.

I'm a hard working person who is just trying to make ends meet as are so many others. For the credit card companies to change the rules on existing balances is just a way for the rich to get richer through greedy practices. It's time to make it stop.

Sincerely,

Ms. Susan Wagner
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