

John Ellis <jtellis@northnet.org> on 07/25/2008 10:15:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass this important legislation to protect all of the consumers in this Country. I have had late payments incorrectly placed against my credit card bills with a corresponding fee and interest rate charged. It is outrageous and usurious. The Government must enact legislation to avoid this rampant, intentional and gross overcharging. I resorted to sending payments with certified letters to avoid late fees. This is ridiculous. Help me and help us.

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Sincerely,

Mr. John Ellis
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