

laura gehrke <lcrrg@comcast.net> on 07/24/2008 11:00:05 AM

**Subject:** Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Capital One, stats, they may allow you to go over your credit limit,

however they may charge you a fee for it. A few problems with this, 1. you never know if your gonna be charged a fee, cause its descided at your closing date Im told by the computer. and 2. if you go over your

limit lets say in the am and by noon before the cut off time to make a

payment to post for that day, you make a payment of the same amount you charged or even more, you could still be charged a over the limit fee, and online wont reflect this till new bill is available, Target, quite

often per year I have 2 bills due with them in the same month. Bank of America, another good one. If you go over your limit, receive your statement and dont read the fine print, youll be charged another over the limit fee, for not paying the overage amount 15 days after their

closing date listed on the statement. account i no longer have, all of a sudden charged me a higher fee for getting cash out of their casino, and no where in any of their literature THEY EVER SENT ME did it stat this. How about cards that offer you a credit limit increase of a tiny amount like 300 you say sure, they charge you 150 for it?. and why is a card you have never been late on or over your limit, allowed

to raise your rate, let alone to the max,solely based on you being late

or over your limit on another card not even associated with them in any way?

Sincerely,

Ms. laura gehrke  
2083 Capitol Ave  
Warren, MI 48091-3222