

James Rosenbloom <jamesrosenbloom@sbcglobal.net> on 07/25/2008 01:40:03 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Chase bank made me pay \$91.00 minimum payment without telling me there was a \$14.00 fee. They delayed charging a payment to 4 days from normal to get more fees on my unpaid balance. They started billing me only on the internet without my permission. I expected paper billing but got none for 5 months. When I told them, they told me I better pay up or get a bad credit bureau report.

Sincerely,

Mr. James Rosenbloom
4424 Ridge Rd
Dallas, TX 75229-6336