

From: "Fairfield Inn & Suites - Jacksonville FL" <ffijacksonvillefl@lbaproperties.com> on 07/24/2008 10:25:07 PM

Subject: Regulation AA

Dear Federal Reserve Board:

First of all I would like thank you for considering changing the bank practices. Most American are becoming slaves to creditors and are having difficulties breaking ties with these armless robbery charges.

While banks exist to make profits and benefit its investors however some of the fees and charges are unfair practices and hurts most cash strap American and families with low incomes.

I support your plan to ban charge that hurts American to getting ahead.

We are hearing more complaints about the gas price increase however compared to some of the charges and fees charged by banks there's no comparison. I would rather pay for higher price of fuel than deal with the unfair practices of banks to make \$29 to \$100 deliberately on how they process transactions.

I honestly did not keep up with my spending one week and spend \$27 over my limit however the way the charges were processed I paid over \$180 in fees. A taco bell meal that cost me \$3.96 ended up costing \$61.96 including the credit card fees.

We are quick to file charges against business for price gouging however how often banks are robbing struggling American families on a daily basis trying to make end meet.

Please ban these practice and help our economy recover.

Best Regards,

Javier Gil