

**From:** Denise Baylis <denibay@hotmail.com> on 06/17/2008 05:50:13 PM

**Subject:** Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

I went over my credit limit so I was punished and charged fines,, and than on top of that I got a charge for cash advance. What was a few dollars over developed into nearly 60 and the added interest! So because my payment was higher than I budgeted for I got wacked again, partial payment is a late payment, so add on the fee & it makes it go over the limit & pow- I was caught in the web. And the companies hire out to overseas & you have no idea of half of what they are saying! And when you say close the sucker you still accumulate MONTHLY late charge, overfee and interest until it's paid in full. at present I have over 1200 of overdraft fees, late fee & interest all in a matter of a fvev months. There's a seat in hell right next to the devil waiting for the CEO's of theses companies. They can exchange ideas & laugh about "us poor people".

Sincerely,

Ms. Denise Baylis  
1 Devendorf St  
Mohawk, NY 13407-1209