

**From:** Esther Freeman <estherfreeman@aol.com> on 06/12/2008 11:20:34 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have the power to ruin my credit with their changing rules and fine print that nobody reads or understands. The bills arrive and I don't have time to get a check to them before the due date! Then they charge a late fee. Because of that, I cancel that card and start using a new one. Before I know it, the new card is pulling the same tricks. We need federal help with this. Please do something.

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Sincerely,

Ms. Esther Freeman  
PO Box 1124  
Jacksonville, OR 97530-1124