

Vicki Ridgway Barton <froggy41501@yahoo.com> on 06/19/2008 01:25:02 PM

Subject: Regulation AA

Jun 19, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies take advantage of people. I typed out a long message to consumers union about what they did to my mother. I will shorten it here but in effect they took unfair advantage of someone on

a fixed income. I had to step in and take care of it and pay the bills. I am a lawyer but still couldn't get much taken off her bill for all the interest and fees. They put her over the limit on her bill by adding late fees and interest charges and by the time they were done she owed as much in late fees and over the limit fees and interest as

she did on the principal balance. They just kept adding them on and she didn't understand it and couldn't pay it. I have a lot more to tell and it is worse than I have time to explain but something needs to be done to stop these people.

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Sincerely,

Mrs. Vicki Ridgway Barton
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