

From: Barry Babich <barry1b@cfl.rr.com> on 06/12/2008 11:20:35 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had rate hikes for no reason other than they did it. I have perfect credit and never a late payment. If a payment is due on a Sunday and they get it on a saturday, you are late by a day. The fees

imposed are userous as you might better off dealing with a shylock. They hit you with over the limit fees when you don't know what your balance is but they approve the purchase knowing you will go over the limit. Another fee!!

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Sincerely,

Mr. Barry Babich
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