

From: Janice Ledbetter <luvmydogs@twlakes.net> on 06/12/2008 11:20:06 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a credit card that charges a "yearly fee" of \$48.00, a monthly fee of \$6.95 and a "one time set up fee" of around \$170.00. All for a credit limit of \$300.00. Not to mention an over limit fee of \$25.00. I have never had more than \$121.00 in available credit on this card, yet I now owe nearly \$500.00 for the privilege of carrying a "First Premier Bank" credit card that I can't use. This theft needs to be stopped immediately.

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Sincerely,

Ms. Janice Ledbetter
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