

From: Sandy Arroyo <sandyarroyo@bellsouth.net> on 06/28/2008 12:10:09 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had my negative experiences with credit card companies, I have gotten rid of all but one. I keep that one so I can rent a car, fly a plane or pay an emergency bill. They waited to apply my payments till

after the due date and thus charged me late fees. They charge excessive fees with their "checks". Furthermore their general fees and interest rates are way too high!

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Sincerely,

Mr. Sandy Arroyo
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