

**From:** Robin Rutan <rutan@rof.net> on 06/27/2008 02:40:04 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am tired of being zapped by charges from credit card compaines for all kinds of reasons. Right now World Financial Network is ruining my credit chasing me for money I don't owe them. These are late charge fees on top of late charge fees after I paid off account. The credit card companies are killing America along with unscruplous banks.

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Sincerely,

Ms. Robin Rutan  
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