

From: Lois Crovello <ouize82146@hotmail.com> on 06/27/2008 03:45:03 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop All the fees that are NOW attached. Processing Fees, Service Charge Fees, Late Fees, Over-the-limit Fees, 2nd Credit Card Fees,

Set-Up Fees, Card Fees, Activation Fees, Charged for Payments made over

the phone cuz you get your bill too late to send in your payment to get

it to them on time. By the time you receive your new card, you cannot use it because of all the attached fees. Totally ridiculous and this is why a lot of people today use their bank cards as charge cards and dump their charge cards. Dont need the aggravation, or the expense. Things, such as gas are expensive enough without this.

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Sincerely,

Mrs. Lois Crovello
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