

**From:** Margaret Olness <maolness@yahoo.com> on 07/01/2008 03:45:04 PM

**Subject:** Regulation AA

Jul 1, 2008

Federal Reserve Board Email comments

Dear Email comments,

The Bank overdraft loan system is insidious. Opting out is difficult and often the customer only becomes aware of this Overdraft protection after the bank has charged for it. Even if it wasn't needed. I keep getting notices of changes to the terms of my credit card all the time. This makes it very hard to evaluate different credit cards

Congress has protected the credit card companies, but has not given the consumer fair protection.

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Sincerely,

Ms. Margaret Olness  
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