

From: joseph bartkiewicz <jbarko@prodigy.net> on 07/09/2008 12:25:04 AM

Subject: Regulation AA

Jul 8, 2008

Federal Reserve Board Email comments

Dear Email comments,

I got slammed from Capital One from 8.99 to 24.9 in one month because i was late twice with my payment. One time i didn't get the bill in the mail. The other time they switched me from paper to email only. I

willing to go after these credit card companies, because there screwing the consumer every day. If you would they to talk too me personally, feel free to call me on my cell at 414-315-2565.

Sincerely,

Mr. joseph bartkiewicz
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