

From: Marjorie Crockett <marjoriejc@mindspring.com> on 06/27/2008 11:50:03 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

My payment arrived one day late and I got charged all these fees and also they hiked up my interest rate. Please do what you can to protect consumers from paying all these penalties.

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Sincerely,

Ms. Marjorie Crockett
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