

"martin summa" <martinsumma@yahoo.com> on 07/10/2008 09:40:04 AM

**Subject:** Regulation AA

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July 10, 2008

Federal Reserve Board

Dear Federal Reserve Board:

I am writing in response to Docket No. R-1314, the rules to prevent unfair and deceptive practices by credit card companies.

Credit card company Juniper changed my mailing address without notice I did not receive bills for two months. i called Juniper and was told i had changed the address. I had not. roughly fifty dollars in charges cost me \$80 in finance chgs over less than two months. i was offered no info, proof or documentation regarding the address chg. Only option offered by juniper is, pay the charge or a \$39/mo. finance chg. will continue.

Sincerely,

martin summa