

**Subject:** Regulation AA

**Date:** Jul 17, 2008

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**  
**Date:** 05/02/2008

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**Comments:**

The grace period ought to be honored. I was late by a few hours of the due date & I was charged a \$39.00 late fee and the interest rate was increased to higher rate. The Citibank accts seem to be most greedy when it comes to taking consumers money the easy way. Late fees, over the limit fees, use of another bank's ATM fees. When it comes to withdrawing our own money from ATMs, really all banks are as bad. Chase charged me \$2.50 & Citibank also charged me on their end. It's not good to be that greedy. Most banks also have this 3% fee with NO Maximum when you want to transfer money from one acct to another, they've all agreed to the same percentage... Isn't this illegal, per the Antitrust Law? It would be great to see a change! Maybe they can give us our money back...