

From: Ronda Hall <rondahall@mail.utexas.edu> on 07/24/2008 10:05:00 AM

Subject: Regulation AA

Although financial institutions deserve to make a profit, they should not be allowed to do so by charging sleazy fees and using unfair policies. I'm concerned about practices like arbitrary due times, exorbitant late fees, double-cycle billing, overdraft fees based on holds, and raising interest rates for anything other than an actual late payment. Please do something about such policies.

Thank you,
Ronda Hall