

From: james salmon <salmon.jim@gmail.com> on 06/03/2008 12:30:04 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

there have been so many abuses by the credit card companies over the years. the last one was sending my bill late so the payment didn't

arrive on time and then assessing a late fee. they were inflexible as i called a representative and no adjustments even though i had a history with them. stop these people. its usury!

Sincerely,

Mr. james salmon
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