

From: Todd Damery <tddam@sbcglobal.net> on 06/03/2008 02:30:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Banks have been abusing card holders for far too long! Outrageous interest rates, late fee's beyond reason, unavailable and under trained staff at call centers and of course the old bait and switch...promising a low rate when transferring a balance and then receiving a higher rate on your first bill with the explanation that the paperwork didn't go through on time!!!

Some of us have to use credit cards during the bad economy to make ends meet, the banks are predators waiting in the shadows to suck dry the wallets of folks like me!

Sincerely,

Mr. Todd Damery
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