

From: gilbert wildin <marinoni@mac.com> on 06/03/2008 08:30:04 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

These crooks charged me \$29.50 for a late fee when I was one day late. They also charged me for an over limit fee when my interest charge pushed me over the limit. They also raised my interest rate to 29% without telling me! I am speaking specifically of Bank of America, and Discover. I have a credit score of about 790, so none of these transgressions were due to credit risk. They are just driven by greed.

Sincerely,

Mr. gilbert wildin
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