

**From:** Louis Perri <scorperri@aol.com> on 06/10/2008 09:45:03 AM

**Subject:** Regulation AA

Jun 10, 2008

Dear Email comments,

Sirs: I realize I have too many credit cards. However, those credit card companies (and banks) send tempting mail so that you take the offer and use their money. I appreciate this, still, I pay my credit cards online and occasionally have missed a payment to just one card (having believed I paid it) My complaint is that I have paid most of my credit card bills on time and the once every so often am charged a late fee from 29 to 39 bucks The average citizen is paying those cards and banks since many are banks like City and Chase for loans to companies like Enron (their executives still live high on the hog as we pay for their erred book-keeping. I believe our own congressmen who approve these fees rates etc are as much to blame as those bankers whose loans are getting their banks (whom they receive excellent bonuses) into deeper debt should be punished to the fullest knowing they erred in judgement. Our Congressmen and women share this fiscal problem from gasoline prices to banks going under (even though the government has bailed out some) I have tried to get a loan from any banker to pay off these credit cards but to no avail since I do not have collateral smiles to back up a loan Still if they would see what I pay each month and ON TIME to credit cards and banks they could give a loan with fair interest rate (I pay 39 percent on one card and over 29 percent on several others) to pay off these cards and cancel them out. I believe banks are mainly to blame for these debts taking from the poor to pay off bank problems that made executives rich.

Sincerely,

Mr. Louis Perri  
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