

Noel Schweig <lvitt@isfs.org> on 06/10/2008 07:40:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

After being a customer for 25 years and paid the balance in full (as I do every month), I was recently charged BOTH a "delinquency fee" and a "late fee." Customer Service could not explain the difference between these two fees but they totalled \$99. The credit card companies charge outrageous fees simply because they CAN. Please stop these practices, which are so unfair.

Sincerely,

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