

From: Richard Jubinville <silver60@charter.net> on 06/12/2008 09:45:33 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been paying double monthly payments in order to pay off my loan faster to Capital One, however I received a late payment fee last month because I was a few days late. This after paying 2 payments per month for over a year!!!! I am sick and tired of being ripped off by these credit card companies. We Americans have seen a DO NOTHING congress for years now, and I can tell you that I will be voting for a new candidates the next election if I don't see some positive action NOW, not next year. My message to you Congress...GET A PAIR !!!!!

Sincerely,

Mr. Richard Jubinville
11 Michael Ave
Cherry Valley, MA 01611-3019