

From: Carlos Counts <jackcounts1936@yahoo.com> on 06/10/2008 10:20:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Because I was after 3 pm on the Due date cap1 charged me a late fee when I was Travelling in South America and could not get on line at a cyber Cafe. Now have me NOTEd on Credit Report for 3 years

Also have Requested that my annual Card FEE \$45 be Removed and they now Ignore me. If I CANCEL the Card there are Negative Ramifications on my Credit Report.

Am on SS and 72 and wish I could tell them to Shove it.

They NEED MORE REGULATION.

Thank You for considering more Regs

Carlos Counts

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Sincerely,

Mr. Carlos Counts
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