

**From:** James Ellis <jfe831@gmail.com> on 06/12/2008 10:15:16 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had it with my credit card companies high interest rates (29.99 %) late charges (\$39.00) and all sorts of charges and penalties for doing business WITH THEM. I not only get treated like dirt, but then they began removing my credit points that I received for using the card, because they weren't redeemed with-in three years of my earning them. I know they were going to expire at three years, but they don't

even notify me that they were expiring or that they were being deducted for 6 months before I noticed they were gone. It's unfair and I've had it with them.

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Sincerely,

Mr. James Ellis  
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