

From: Drexel Dawson <drexeldawson@hotmail.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Several of my credit card companies have raised rates following one late payment, and that was by only one day! The worst one is Direct Merchants Bank.

Bank of America however, is the pleasant exception to the rule. They give fair, prompt and courteous service every time.

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Sincerely,

Mr. Drexel Dawson
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