From: Richard Barile <fluidthinker@comcast.net> on 06/13/2008 01:45:08 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently had a major falling out with Washington Mutual regarding a credit card I had. They bought out another company and took over the credit card. About 6 months later I went online, got my total and paid

it off. The very next month I got a statement saying I still owed about

$45. I enquired about this and was told that was the amount of interest from the first day of the billing cycle until I paid it off and it

wasn't represented in the total shown online. I told them to forget it and that that was deceptive. They held to their guns and tried to destroy my credit over $45 after I paid off about $2700. I finally

called them and said, ok you win, what is my payoff, they told me and I paid them on the phone right there. The next month I got a check for

$1.50 because I had overpaid!!. After much fighting they were going to correct my credit report and said they would. That was nearly a year ago and they have never fixed it. The credit card companies are really out of control. It is like dealing with the Mafia!!

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Sincerely,

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