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Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have found over the past 10 plus years that credit card companies have charged me a lot of money in excess of what I owe. It took me a while to notice but now I watch it like a hawk. It still seems that at

slightest opportunity one is slapped with yet another fee. Worst of all are the trial card protection services which they never let you know they are continuing and which when needed are useless. I agree there is insufficient time between billing and pay date

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Sincerely,

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