

From: Thomas Pratt <horseller@earthlink.net> on 06/12/2008 08:45:13 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

A company by the name of Credit One sends out emails to entice you into paying your bill online and then charges you \$7.50 for that privilege I contacted them and said most companies urge you to pay on line because it saves them money and is better for the environment. They finally admitted that it is part of their profit making. They clearly try to mislead their customers. The way to avoid the cost is to pay by mail.

Sincerely,

Mr. Thomas Pratt
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