

From: Jeannie Finlay-Kochanowski <clannadocks@aol.com> on 06/12/2008 05:15:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I want fair credit card laws enacted so I can pay my bills in a

reasonable amount of time. I remember when one had a 30 day grace period in which to pay the bill and now you are lucky if you get 2 weeks. It

is not fair that companies charge what interest rates they want. I can remember when having a card used to be a fairly easily managed thing,

now it is more of a hassle. I want unfair charges I dispute on my bill to be wiped off. If I don't get what I pay for, the company concerned doesn't get paid!! Such as companies like Bank of America who scam their customers. Such as the time I stayed in a Day's Inn in Indiana that proved to be a dump with rude employees, towels like rags and room service at 5pm at night!!! Plus dirty carpets, rotten furniture and pieces falling off the building!!!!!! I hope someone from that company reads this and is ashamed. Fancy making me pay for service I didn't get!!!! SHAME!!!!!!

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Sincerely,

Mrs. Jeannie Finlay-Kochanowski
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