

From: Anthony Burke <amburke@bellsouth.net> on 06/23/2008 04:45:04 AM

Subject: Regulation AA

Jun 23, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am one of the fortunate American that have access to Navy Federal

Credit Union and have not had to live through the abuse that many of my friends and family have had to. Paying outrageous late fees even when your bill is posted prior to the pay date. Changing interest rates any time they have felt like it. Paying us no interest on money we have with them but charging folk 16. 17 and 18% interest.

Sincerely,

Mr. Anthony Burke
81 Stonebrook Cove Dr
Jasper, AL 35504-3911