

From: Daniel Rosen <tempy416@hotmail.com> on 06/12/2008 05:15:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please toughen the laws so that credit card companies can't get away with unfair practices. I have been lied to about interest rates and have mailed payments out on time however the company claims to receive them late and they charge me late fees greater than the tiny balance i owe. It's ridiculous!

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Sincerely,

Mr. Daniel Rosen
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