

Annette DiBartolomeo <anangel34@comcast.net> on 06/12/2008 06:20:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a head injury which has caused a memory problem. Unfortunately, this causes me to either misplace my bills or forget to mail them. In one incident, I was a victim of interests charges AFTER a bill was

PAID IN FULL albeit sent in late. I contacted that company immediately, the original customer services representative refused to remove the charge. I requested to speak with the supervisor.

I explained the situation with the supervisor and advised her that I wanted the late charge removed since the bill was paid in full and in addition to cancel my charge.

Fortunately, I knew what to do and had the charges removed, but as a Senior Citizen, many of my friends don't know what or how to eliminate these outrages charges.

We are on limited incomes; we have problems making choices to pay taxes, or pay for medications or to purchase food - we do NOT need these credit card companies to pile outlandish interest rates on us either.

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Sincerely,

Ms. Annette DiBartolomeo
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