

From: leonard likas <lplikas@gmail.com> on 06/12/2008 06:45:05 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

We need to control the credit card industry's abusive and unfair cheating of Americans.

They have cheated me when I have tried to pay electronically by keeping their website out-of- service when payments are about to be due. While accepting the payment and charging me a late fee, even though the payment was made prior to the due date.

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Sincerely,

Mr. leonard likas
4220 Solomons Island Rd
Saint Leonard, MD 20685-2841