

May 12 / 08  
12625 Breckridge  
Dullar, Fed.  
75230

Jennifer J. Johnson  
Sec. Board of Governors  
Fed. Reserve System  
20th St. + Constitution Ave, N.W.  
Washington, D.C. 20551

Dear Mr. Johnson

I can't manage my credit card  
accounts. I pay on time, and  
more on my account most always  
than I'm told. The fees are unreasonably  
high, the bill arrives too close to the  
due date, the charges are shocking.

Would that I'd never used a credit  
card!

Thank you for  
help.  
Maurine Hearn