

From: "John Mazur" <jmazur@kcet.org> on 05/19/2008 04:30:03 PM

Subject: Regulation AA

Dear Ms. Elizabeth Vuna, of Congressman Adam Schiff's office, and
Attn: Ms. Jennifer J. Johnson - Secretary, Board of Governors of the
Federal Reserve System (DOCKET # R-1314).

I am at my wits end with a credit card company that continues to add a
monthly \$29.00 penalty charge to a late December 2007 charge totaling aprox \$59.00
that was paid in full February 2008 (see attached copy of check).
I've called the company to complain and to correct this unethical practice,
but to no avail. The company is id'd as WFNNB - Sharper Image.
This bogus charge is listed as Account #.
Their listed phone # is 1-866-775-6062.

My current 'bogus bill' totals \$92.20, again for a late December 2007
charge that was PAID IN FULL February 2008. Every single penny of this 'bill'
is a monthly BOGUS late fee and monthly BOGUS Finance Charge for
something I clearly do not owe . . . and yet it continues to grow monthly!
Any help you can offer to help un-sic these rabid dogs off of me would be
greatly appreciated! I suffered a stroke two years ago, and have a
difficult time dealing with this ridiculous situation. With the addition of next
month's June 2008 \$29.00 bogus fee, the new total 'charge' will be just over
\$122.00.

Thank God their available credit limit for me is \$100!

PLEASE HELP ME!

Thank you for this consideration.

John Mazur
1235 Linda Ridge Road
Pasadena, CA 91103
jmazur@kcet.org
(323) 953-5606 (office)
(323) 270-4081 (cell)