

Lisa Quackenbush <leelawalla@hotmail.com> on 08/22/2008 02:05:04 AM

**Subject:** Regulation AA

Aug 22, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are running what appears to be a racket. One day late with payment and the late fee is astronomical! We use credit cards to purchase items "on time" and to give us the time to make the money we need to pay off the charge. These punishment fees are keeping us in debt forever! I'm all for paying on time but to be punished with absurd fees is diabolical and greedy. Please help American consumers and get these fees lowered to something reasonable.

Sincerely,

Ms. Lisa Quackenbush  
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