

"John Holmgren" <johnholmgren@gmail.com> on 07/28/2008 04:30:05 PM

Subject: Regulation AA

Gentlemen--

The 3% charge for balance transfers and handi-check usage on credit cards previously was capped at \$75. Recently, many card companies have changed to no limit and no justification for excess charges over \$75.

This is simply wrong. The 3% charge should be reduced from the \$75 previously allowed, not increased to "no limit"!

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