

From: Penny Villafarra <Penny.Villafarra@erm.com> on 07/25/2008 12:05:13 PM

Subject: Regulation AA

I am sending this e-mail in hopes of supporting H.R. 5244, the Credit Cardholders' Bill of Rights. Consumers' rights need to be protected, and something needs to be done about outrageous bank fees (overdraft fees, etc.). I also support that credit card issuers' worst practices should be banned. There are too many practices that credit card companies get away with (rate hikes, high over the limit fees, etc.). I currently have two credit cards that have zero balances, but because the account is open, I am charged \$6.00 on one card and \$10.50 on another, just because they are "monitoring the account". That's crazy!!

Please let's put a stop to these business practices. Thank you.