

From: topalski@msn.com on 07/28/2008 06:45:00 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

I would like to no longer experience these enormous fees with out my consent.

If a credit card or debit card has a limit on it, that limit should not be exceeded with out additional consent at the time of purchase.

Although I pay my bills in full EVERY month I was in fact charged with these high fees due to exceeding my credit limit by a few dollars over something I didn't really need. Who keeps track of how much they charge per month? I thought if my limit was reached the transaction would be declined and then I would use a different charge card. I can't do that if they let things get charged above my credit limit.

This is a shameful way of taking advantage of poor people who definitely cannot afford these insane charges. Why don't the lenders have to justify their charges? A couple of dollars was bad enough but \$35... that money should be spent on families. How can people feed their kids if they get blind sighted by unexpected costs?

PLEASE STOP THIS PRACTICE.

Sincerely,
Diana Topalski
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