

07/30/2008 10:25:01 AM

Subject: Regulation AA

Dear Federal Reserve,

My concern are the over-limit fees we get charged when finance charges or late fees takes us over our credit limit. Consumers then get charged a overlimit fee of 39.00. Are we not allowed to use the credit we have available to the last penny. I don't feel bank fees should be considered as something we spent taking us over our credit limit and then charging us a fee and then also raising our interest rate.

Thank you for taking the time out to listen to cardholders about unfair banking procedures. I've been waiting for this day.