

From: [jon solmos](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) PLEASE Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:49:20 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

jon solmos
jcsolmos@gmail.com
403 E.Morgan Ave.
Chesterton, Indiana 46304

From: [Sister Honora Kinney](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Please stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:50:30 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sister Honora Kinney
kinneyh@strose.edu
44 Highland Ave.
Albany, New York 12203

From: [Hashi Hanta](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:42:27 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hashi Hanta
hashihanta@hotmail.com
PO Box 3110, Sells. AZ 85634
Sells, Arizona 85634-3110

From: [Hashi Hanta](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:39:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hashi Hanta
hashihanta@hotmail.com
PO Box 3110, Sells. AZ 85634
Sells, Arizona 85634-3110

From: [Iris J Adler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:32:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Iris J Adler
irisadler@yahoo.com
2502 E San Xavier Rd
Sierra Vista, Arizona 85635-9524

From: [Mary Lynn Toth](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:31:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Lynn Toth
marpaul15943@verizon.net
1093 Vine Street
Nanty Glo, Pennsylvania 15943

From: [Steven Norris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:29:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Then start breaking up too big to fail banks.

Sincerely,

Steven Norris
steven.norris@gmail.com
17600 Detroit Ave Apt 711
Lakewood, Ohio 44107

From: [Cindy Waite](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:20:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Waite
twittle.ee.dee@gmail.com
Ok box 193
Golden Colorado , Colorado 80402

From: [mary sims](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:09:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

mary sims
shbuzz2001@sbcglobal.net
1333 Corry St
Yellow Springs OH, Ohio 45387

From: [moe gorsline](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:08:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

moe gorsline
moe@telewerks.net
1544 heather ct
wheeling, Illinois 60090

From: [Russell Grindle](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:03:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Russell Grindle
russgrindle@outlook.com
4304 166th Ln
Long Beach, Washington 98631

From: [Elizabeth Meyer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:49:35 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Meyer
emeyerfl@gmail.com
1520 Gulf Blvd. #1004
Clearwater Beach, Florida 33767-2956

From: [R N](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:49:15 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

R N

lknagle1@gmail.com

123

Rochester, Minnesota 55901

From: [Melissa Hathaway](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:45:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Melissa Hathaway
infomavn@teleport.com
601 NE 162nd Ave, Apt 74
Portland, Oregon 97230

From: [Frank Thacker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:43:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Frank Thacker
thackerdon1947@yahoo.com
206 McPherson Avenue
Ironton, Ohio 45638

From: [Carolina Carvajal](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:33:23 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carolina Carvajal
carol9carvajal@gmail.com
2243 Fairmount Ave
Fort Worth, Texas 76110

From: [Vanessa Tran](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:31:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Vanessa Tran
tranvanessa27@gmail.com
1424 ALEMANY BLVD
SAN FRANCISCO, California 94112-1909

From: [Laura Asher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:27:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Asher
llasher@zoomtown.com
6932 Murray Ave.
Cincinnati, Ohio 45227

From: [Keith Milligan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:16:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Keith Milligan
kongakeith@yahoo.com
416 Aspen Drive
Dayton , Nevada 89403

From: [Kayla Pelton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:12:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kayla Pelton
mahbu335@gmail.com
3633 Wheeler St
Waco, Texas 76705

From: [Ann Kelly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:10:58 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Kelly
plaids.nome-0m@icloud.com
109 Sandra
Voorhees , New Jersey 08043

From: [Karolyn Beebe](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:04:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karolyn Beebe
keedo70@gmail.com
220 Merry St
Madison, Wisconsin 53704

From: [Alice Markey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:52:21 PM

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Federal Trade Commission PUBLIC MEETING,

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Many years ago, the government broke up A T&T. Why is this merger even being considered? Once again, it's the consumer who will pay the price, literally. The federal regulators must stop this mega-merger immediately.

Sincerely,

Alice Markey
aliceford49@gmail.com
1451 Highway 513
Quitman, Mississippi 39355

From: [Elizabeth Archetto](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:48:11 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Archetto
earchetto16@gmail.com
44 Fernbrook Court
Cranston, Rhode Island 02920

From: [Macie Schriner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:38:00 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Macie Schriner
macie.schriner@gmail.com
402 N Jenison Ave
Lansing, Michigan 48915-1253

From: [Robert Dornfeld](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:36:30 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Dornfeld
bisonbob09@gmail.com
606 CR 100
ATHENS, Tennessee 37303

From: [Joan Parker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:30:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Parker
jbsparkr@gmail.com
5011 Harness
Colfax, North Carolina 27235

From: [Sal Frie](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:27:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sal Frie
sasa1753@aol.com
Franklin St
Greene, New York 13778

From: [Ellen Schulz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:24:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Schulz
ellenjanes@hotmail.com
Marin Valley Drive
Novato, California 94949

From: [Cynthia Curtis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:22:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Curtis
cacurtis48@yahoo.com
1800 Castle Dr
Garland, Texas 75040

From: [Stephen Blundell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:21:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Blundell
slblundell@yahoo.com
4400 Dublin Castle Rd
Greensboro, North Carolina 27407

From: [Leon Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:11:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leon Davis
swh0812@gmail.com
8644 Eagle Drive
Boca Raton, Florida 33434

From: [Katherine Hinson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:05:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Hinson
angelfishhinson@aol.com
3617 East Sexton St
Gilbert, Arizona 85295

From: [Steven Andrychowski](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:45:37 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Andrychowski
vvcsteve@yahoo.com
105 Clinic Drive
New Britain, Connecticut 06051

From: [Doug Keith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:43:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doug Keith
dugaldkeith@gmail.com
321 Sunrise Terrace
State zcollege, Pennsylvania 16801

From: [Lesley Patton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:32:02 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lesley Patton
grammawl@gmail.com
PO Box 1065
Kapa'au, Hawaii 96755

From: [Barbara Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:19:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Smith
bdsmith1941@gmail.com
8700 N La Cholla Blvd, Apt 2238
Tucson, Arizona 85742-4400

From: [Delia Gordon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:59:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Delia Gordon
dg2u2@yahoo.com
6507 Corianne Ct
Katy, Texas 77493

From: [Ann R](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:58:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann R
annsthoughts@gmail.com
1234 Rolla Street
Rolla, Missouri 65401

From: [patrick hauber](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:53:12 PM

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Federal Trade Commission PUBLIC MEETING,

"Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately. "

Sincerely,
patrick hauber

patrick hauber
patrickhauber@gmail.com
3 shoal creek terr
austin, Texas 78701

From: [Lynn Wallace](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:45:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn Wallace
lwally13@aol.com
2388 Birdsong Place
Manteca, California 95336

From: [Elizabeth Downie](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:36:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Downie
emdownie@gmail.com
668 Elder Lane
Winnetka, Illinois 60093-3908

From: [Letha Abeln](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:30:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Letha Abeln
lgabeln@yahoo.com
2216 Woodridge Drive
Hendersonville, North Carolina 28739

From: [Joanne Coleman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:25:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Coleman
jomcole@gmail.com
30W004 Laurel Ct
Warrenville, Illinois 60555-1044

From: [Lorelette Knowles](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:22:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorelette Knowles
lmerylk@gmail.com
1010 Hoyt Ave., Apt. 4
Everett , Washington 98201

From: [Erica Anthony-Benavides](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:04:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Erica Anthony-Benavides
eanthonybenavides@protonmail.com
PO Box 1362
Del Valle, Texas 78617

From: [Ann Richer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:01:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Ann Richer
annricher@gmail.com

Ann Richer
annricher@gmail.com
11730 Marksberry Ln, Unit C
Cincinnati, Ohio 45249-4537

From: [Milena Giardina](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:01:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Milena Giardina
milenagiardina7@gmail.com
873 N Richmond Street
Chicago, Illinois 60622

From: [Ray Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:00:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ray Smith
houdatrs@gmail.com
10300 mills pass
Houston , Texas 77070

From: [Barbara Groves](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:58:30 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Barbara Groves

Barbara Groves
barbygroves@icloud.com
234 SE Wilshire Ave
Bartlesville , Oklahoma 74006

From: [Joan Stukes Maurice](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:56:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Stukes Maurice
joan.stukesmaurice8@gmail.com
8702 Stephanie Rd
Randallstown, Maryland 21133

From: [John Rainey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:47:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Rainey
jrrjr55j@aol.com
140 Atlantic Avenue
Henry, Tennessee 38231

From: [Christine Coughlan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:37:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Coughlan
irishdorothy7@aol.com
142 Meadow View Lane
East Brookfield , Massachusetts 01515

From: [Wendy Pappadis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:35:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Pappadis
torioku001@gmail.com
PO Box 600
Wilsonville, Oregon 97070

From: [Shira Miess](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:33:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shira Miess
shira.miess@gmail.com
334 Melrose Drive
Jackson, Mississippi 39211

From: [MICHAEL SMITH](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:26:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

MICHAEL SMITH
mikempls22@gmail.com
10301 Devonshire Lane
Bloomington, Minnesota 55431, Minnesota 55431

From: [Janet C](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:23:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet C
janetakron@gmail.com
4206 Underwood Street
University Park , Maryland 20782

From: [Scott Pratt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:22:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Pratt
psc9330@gmail.com
4621 DOVER STRAIGHT ST
North Las Vegas, Nevada 89115

From: [vicki hughes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:20:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

vicki hughes
vdh2810@gmail.com
2121 alabama street #2
Huntington Beach, California 92648

From: [Judi Berzon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:10:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judi Berzon
judiberzon@gmail.com
4900 Park Blvd
Oakland , California 94602

From: [Patricia Jolly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:09:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Jolly
pjolly36@gmail.com
18785 SW Alderwood Drive
Beaverton, Oregon 97003

From: [George Sojka](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:07:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Sojka
geowolves@aol.com
103 Westminster Dr
Mount Laurel, New Jersey 08054

From: [Doris Briggs](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:07:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doris Briggs
caramia101@mac.com
380 Gone away Lane
Beech Island,, South Carolina 29842

From: [Florence Gans](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:07:03 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Florence Gans
florencegans@bellsouth.net
709 Van Thomas Dr.
Raleigh, North Carolina 27615

From: [Thomas Mittelstaedt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:01:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Mittelstaedt
tommvinyl@gmail.com
420 E 3rd St Apt 103
Washburn, Wisconsin 54891

From: [Patricia Bocanegra](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:59:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Bocanegra
trishasatx@icloud.com
216 cr 6814
Natalia , Texas 78059

From: [Amitav Dash](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:58:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amitav Dash
ad_67@rogers.com
406-171 Kortright Road West
Guelph, Ontario N1G0G4

From: [Steve Keil](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:58:13 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Keil
sjkeil@bellsouth.net
4248 New Hope Meadow Road
Hermitage , Tennessee 37076

From: [Katy Redmon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:54:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katy Redmon
redmonhypnotherapy@gmail.com
17652 Meraz
Redding, California 96003

From: [craig mckerley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:51:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

craig mckerley
craig.mckerley@okstate.edu
7230 east 130th st s
bixby, Oklahoma 74008

From: [Emily Holcomb](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:49:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Emily Holcomb
holcomb.emily@gmail.com
3723 Espejo St NE
Albuquerque, New Mexico 87111

From: [Ben Martin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:34:49 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ben Martin
benmartin12@stanfordalumni.org
49 Showers Dr Apt A340
Mtn View, California 94040

From: [Adele Bon-Shannon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:34:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Adele Bon-Shannon
adele.bon.shannon@gmail.com
5112 HAMPSHIRE RD
CENTER VALLEY, Pennsylvania 18034

From: [Joyce Jacobson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:34:21 PM

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Sincerely,

Joyce Jacobson
joyceloveslife@gmail.com
303 W. 66th St., Apt. 8GE
New York, New York 10023

From: [Joyce Jacobson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:33:54 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Jacobson
joyceloveslife@gmail.com
303 W. 66th St., Apt. 8GE
New York, New York 10023

From: [Ken Price](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:30:10 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ken Price
akenprice@yahoo.com
39 barbara st bloomfield nj
Bloomfield, New Jersey 7003

From: [Jennifer Falcon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:28:39 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Falcon
falconjenn@yahoo.com
176 Lincoln St Apt B3
Worcester, Massachusetts 01605

From: [Bari Hoskins](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:28:21 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bari Hoskins
lyle_50322@yahoo.com
2909 92nd St.
Urbandale, Iowa 50322-4211

From: [Karen Obrien](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:27:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Obrien
karen_obrien52@yahoo.com
125 W 66th St
Westmont, Illinois 60559

From: [Laura Fake](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:24:18 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Fake
lfake456@gmail.com
443 W High St
Womelsdorf, Pennsylvania 19567

From: [John and Mary Peterson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:24:01 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John and Mary Peterson
mjplinks@gmail.com
431 Prairie Center Dr. Apt 330
Eden Prairie , Minnesota 55344

From: [William Munce](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger - now!
Date: Sunday, May 26, 2024 5:22:27 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William Munce
bmunce@gmail.com
55 Hermann Street
San Francisco, California 94102-6253

From: [Tien Vu](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:20:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tien Vu
tien.l.vu@gmail.com
6142 SE 2nd Pl
Renton, Washington 98059

From: [Adam Moeller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:14:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Adam Moeller
adam.moeller111@gmail.com
1205 S Alpha Bellbrook Rd
Sugarcreek TWP, Ohio 45305

From: [Judith Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:12:25 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Wilson
bayjud2@hotmail.com
378 N Wheatland Hwy
Wheatland, Wyoming 82201

From: [Kathleen Lennon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:12:15 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Lennon
lennonkg@gmail.com
1270 Cook St
Denver, Colorado 80206

From: [Sally Phelps](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:01:01 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally Phelps
sallyphelps434@gmail.com
250 N Arcadia Ave Apt 1001
Tucson, Arizona 85711

From: [Melony Paulson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:57:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Melony Paulson
melony@silverlightpress.com
21919 Santaquin Dr
Diamond Bar, California 91765

From: [Wesley Smart](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:55:41 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wesley Smart
wesley.smart@outlook.com
9924 Flora Vista St. Apt. 37
MOBILE, California 90706

From: [Chris Stanton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:55:35 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Stanton
tinastanton77@gmail.com
215 Lexington Ave
East Lansdowne, PA, Pennsylvania 19050

From: [Janeyce Ouellette](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:53:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janeyce Ouellette
neyce@aol.com
2011 29th Ave
San Francisco, California 94116

From: [Tammy Lettieri](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:49:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tammy Lettieri
tammylettieri@aol.com
3302 Carambola Circle S.
Coconut Creek, Florida 33066

From: [Joyce Pusel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:40:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Pusel
joyce.pusel@gmail.com
15 Vauxhall Pl
Durham, North Carolina 27517

From: [Lisa Patton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:32:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Patton
lapatton729@hotmail.com
1881 SUTTER ST APT 101
San Francisco, California 94115

From: [Deborah Dewey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:30:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Dewey
deweyd100@gmail.com
18 Barnes Rd.
West Sand Lake, New York 12196

From: [Lory Gallo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:30:22 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lory Gallo
lorygallo@rcn.com
450 95th Street Apt. 1D
New York, New York 11209

From: Parniankarimi@gmail.com Karimi
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:30:15 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Parniankarimi@gmail.com Karimi
parniankarimi@gmail.com
24209 29th Ave W
Brier, Washington 98036

From: [Sandra Brown](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:28:50 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Brown
sandybrown1972@gmail.com
2120 N Pacific Ave Spc 76
Bonny Doon, California 95060-2743

From: [Rebecca Berlant](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:24:16 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rebecca Berlant
rsberlant@aol.com
183 15th St.
Brooklyn, New York 11215-4805

From: [Bernadette Gillick](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:18:36 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bernadette Gillick
bgillick31@gmail.com
7 Sunnie Ter
Caldwell, New Jersey 07006

From: [Satchel McKee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:17:45 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Satchel McKee
SatchelMcKee@proton.me
3366 Hamburg Road
Eldorado , Ohio 45321

From: [Joan Sullivan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:09:44 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Sullivan
philjoy@xcplanet.com
Black Oak Drive
Madison, Wisconsin 53711

From: [Calvin Glisson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:08:48 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Calvin Glisson
ctg0301@gmail.com
2908 Ulmer Road
Columbia, South Carolina 29209

From: [Rosanne DeLuca](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:08:23 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosanne DeLuca
radflyer1@aol.com
6145 Leesburg Pike
Falls Church, Virginia 22041

From: [Chris Frederiksen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:07:22 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

"Too big to fail." is one issue, but this is a simple case of too big to exist.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Frederiksen
chris_frederiksen@hotmail.com
4140 W COOL VALLEY RD
CHINO VALLEY, Arizona 86323

From: [Alex Blaine](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:07:20 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Blaine
amakbb737@hotmail.com
10518 Kettering Dr
Charlotte, North Carolina 28226

From: [Christopher Walker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:07:05 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher Walker
amrak63@outlook.com
2910 Breckenridge
Benton, Arkansas 72015

From: [Rheta Johnson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:06:16 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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I have a Discover card because I like their service. I do NOT want to be forced to have a card that includes Credit One.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rheta Johnson
rheta.johnson@me.com
285 E. Arboretum Cir
Wheaton, Illinois 60189

From: [Al Bobroff](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:05:27 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Al Bobroff
alecbaldar73@aol.com
1705 N Clybourn Ave
Chicago, Illinois 60614

From: [Colette Taglieri](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:05:11 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Colette Taglieri
mirageaquatics@gmail.com
13555 N RED HILL RD
Marana, Arizona 85653

From: [Angel Orona](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:59:46 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Angel Orona
angelorona111@gmail.com
709 West Ramona Road
Alhambra, California 91803

From: [Elizabeth Moore](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:57:33 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Moore
moore.betsy@gmail.com
311 Cedar Ave
Gaithersburg, Maryland 20877

From: [Patrick McKee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:53:08 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patrick McKee
gpmckee46@gmail.com
227 N 4095 Road, PO Box 237
Soper, Oklahoma 74759

From: [Joanne Husar](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:45:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Husar
husarj@gmail.com
1622 W. 25th St. #4
Los Angeles, California 90007

From: [Molly Pisani](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:45:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Molly Pisani
melindley@gmail.com
15732 100th Street
Howard Beach , New York 11414

From: [Stephen Crilly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:44:45 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Crilly
scrilly1@gmail.com
7425 N Mona Lisa Rd Apt 40
Tucson, Arizona 85741

From: [H Mary Rybka](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:39:49 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

H Mary Rybka
marybka@yahoo.com
335 A 49th Street
Oakland , California 94609

From: [Sylvia Carroll](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:37:38 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sylvia Carroll
sylvia.csylviaac.carroll@gmail.com
459 Shasta Dr.
Bridgewater, New Jersey 08807

From: [Lynn McGee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger
Date: Sunday, May 26, 2024 3:35:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn McGee
lynn_mcgee@yahoo.com
4685 Albany Cir # 149
San Jose , California 95129

From: [David Taggart](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:35:07 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Taggart
aletterteeheehee@aol.com
501 Laurel Oak Road
Voorhees , New Jersey 08043

From: [Abby Causey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:30:30 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Abby Causey
abby.the.amazing@gmail.com
1018 west havens street
Kokomo, Indiana 46901

From: [Karin Hemmingsen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. WHY ARE WE EVEN HAVING THIS DEBATE?
Date: Sunday, May 26, 2024 3:25:16 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A century ago, this country took action to limit the power of monopolies and giant conglomerates. We recognized the dangers inherent in having too few businesses controlling too much money and power. WHY ARE WE NOW CONTEMPLATING ALLOWING EVER BIGGER CONGLOMERATES AT A TIME WHEN THE MONEY AND POWER THEY ALREADY CONTROL IS SO ENORMOUS?

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karin Hemmingsen
kjh361@verizon.net
361 Richardson Ave
Attleboro , Massachusetts 02703

From: [Homa Nassiri](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:18:12 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Homa Nassiri
homanassiri@gmail.com
17004 NE 27th Ct
Ridgefield, Washington 98642

From: [Christine Weathersbee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:18:07 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Weathersbee
cjwbears3@gmail.com
1040 N 28 Street apt 7
Phoenix, Arizona 85008

From: [Herb Neu](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:17:12 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Herb Neu
herb.neu@gmail.com
3686 Simpson Point Road
Grant, Alabama 35747

From: [Nina Washington](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:10:39 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. Also to add I have a lower interest rate with discover and I do not want that to increase with this merger!

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Nina

Nina Washington
caramel7529@gmail.com
2204 Shepherds Ct
Chesapeake, Virginia 23320

From: [J Lemley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:02:29 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

J Lemley
johntlemley@gmail.com
ithaca
Ithaca, New York 14850

From: [Patty Linder](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:00:56 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patty Linder
patty4282@gmail.com
839 Bend Ave
San Jose, California 95136

From: [Mary Rao](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. No more Mega Mergers!
Date: Sunday, May 26, 2024 2:59:02 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Rao
maryrao877@icloud.com
2253 Norwegian Drive
Clearwater , Florida 33763

From: [Karen Jones](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:57:09 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Jones
karenmjones2@gmail.com
1250 Veranda Way
Chesapeake, Virginia 23320

From: [Loki Simmons](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:55:09 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Loki Simmons
loulabellesimmons7@gmail.com
h
Sharon, Massachusetts 02067

From: [Lindsay Pugh](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:50:13 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lindsay Pugh
pugh.lindsay.a@gmail.com
2113 Brandonview Ave
Henrico, Virginia 23231-3908

From: [Gladys Delgadillo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:44:26 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gladys Delgadillo
gdelgadillo@alumni.stanford.edu
2225 Thurman Ave 1/2
Los Angeles, California 90016

From: [Larry Georgeson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:44:21 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Larry Georgeson
larry@cilsf.org
2500 NE 135th Street #809 , North Miami, FL 33181
Miami, Florida 33181

From: [Brie Gyncild](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:42:52 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brie Gyncild
brie@wordyfolks.com
1407 15th Ave
Seattle, Washington 98122-4117

From: [Rosa Lopez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:39:19 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosa Lopez
rosachitis@gmail.com
8365 Cantaloupe Avenue
Panorama City , California 91402

From: [Nellie Medlin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:32:29 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nellie Medlin
medlinn7@hotmail.com
61 Briscoe Rd
Holly Springs, Mississippi 38635

From: [nathalie vadim](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:28:41 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

nathalie vadim
nvadim@me.com
p.o. box 262
rowe, New Mexico 87562

From: [Sharon Barnes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:25:40 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Barnes
sharonlb88@gmail.com
345 S Elm Dr.
Beverly Hills, California 90212

From: [Fazal Khan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:25:22 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Fazal Khan
n5750m@gmail.com
11090 - 18 Mile Rd
Sterling-Heights, Michigan 48313

From: [Marlene Ortega](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:22:29 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marlene Ortega
prettyprinzem@yahoo.com
1318 vine pl
Ontario, California 91762

From: [Denise Rainey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:20:09 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Rainey
denise.rainey2018@gmail.com
209 W. Mission St.
St. Mary's, Kansas 66536

From: [Jarryd Audette](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:17:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jarryd Audette
stepped.leucine0v@icloud.com
890 vt rt 15
Underhill, Vermont 05489

From: [Ericka Kreager](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:13:53 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ericka Kreager
eakohn18@gmail.com
207 Reservoir Avenue
Wausau, Wisconsin 54401

From: [Patrice Wallace](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:12:51 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patrice Wallace
patricewallace@cruzio.com
5498 Coast Road, Apt #3
Santa Cruz, California 95060

From: [Solomon Blecher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:12:43 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Solomon Blecher
solomonblecher@gmail.com
303 East 8th Street, 5F
New York, New York 10009

From: [Marie Biondolillo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:12:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie Biondolillo
marie.a.biondolillo@gmail.com
711 NE RANDALL AVE, APT 103
Portland, Oregon 97232

From: [Kevin Callahan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:10:21 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Callahan
bmcent@yahoo.com
11 Pelican Lane
Tuckerton, New Jersey 08087

From: [d c](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:10:01 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

d c
dcuffor@gmail.com
2512 melrose
eugene, Oregon 97402

From: [Harry Heintz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:09:08 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Harry Heintz
hcheintz@gmail.com
9947 East Sunridge Drive
Sun Lakes, Arizona 85248

From: [Emanuela Bedendo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:08:52 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Emanuela Bedendo

Emanuela Bedendo
emanuela53.bedendo@gmail.com
Piazzale Gorini 20
Milano, Lombardia 20133

From: [Jeff Ditto](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:06:13 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Ditto
14kmtnman@gmail.com
1411 w Chestnut Ave
Yakima, Washington 98902

From: [Ingrid Eichenbaum](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:03:53 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ingrid Eichenbaum
ingrid538@gmail.com
106 Kualapa Place
Lahaina , Hawaii 96761

From: [Sally Sturgeon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:01:59 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally Sturgeon
sallysturgeon52@gmail.com
454 Westplex Ave
Bloomington, Indiana 47403-5010

From: [Jeffrey DeCristofaro](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger NOW!!!
Date: Sunday, May 26, 2024 1:56:52 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger WILL for a FACT only lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide, including YOUR OWN PARTY'S REGISTERED VOTERS!!!

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators MUST stop this mega-merger IMMEDIATELY. Your own party's registered voters WILL say and ARE ALREADY saying the same thing - something you should factor into your policies and decisions given the upcoming election - lest you lose FAR MORE than merely votes and voters!!!

Jeffrey DeCristofaro
jeffreydecristofaro@gmail.com
37 Lee Ave
Asheville, North Carolina 28804

From: [Jean Pressoir](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:58:16 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jean Pressoir
jeanlucpressoir@gmail.com
3676 Perry Pointe
Austell, Georgia 30106

From: [Barbara Wishingrad](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) You need to stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:04:20 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Wishingrad
seaandmts2@yahoo.com
1218 Castillo #3
Santa Barbara, California 93101

From: [Bob Wolf](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] A Credit
Date: Sunday, May 26, 2024 3:49:38 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bob Wolf
b.wolf7@gmail.com
4875 S. Balsam Way
Littleton, Colorado 80123

From: [Hilary Flores-Hebert](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] As a discover & Capitalone card holder, stop the Credit One/Discover mega-merger!
Date: Sunday, May 26, 2024 3:20:49 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

As a credit card holder of both Discover and CapitalOne, I am highly concerned about this mega-merger: Capital One, one of the largest banks in the U.S, announced a \$35.3 billion deal to acquire Discover Financial Services. This merger would add Discover's \$305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank that would create a massive impact on the credit card industry.

If approved, this mega-merger would lead to more consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable plus limiting competition and reducing banking options for consumers across the United States., and to the existing cardholders.

A healthy U.S. economy relies on robust competition, and a functioning democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition plus economic inclusivity. Our federal regulators must stop this mega-merger immediately!

Sincerely,

Hilary Flores-Hebert
hhebert01@gmail.com
100 Fellsway E, Apt 1B
Malden, Massachusetts 02148

From: [Susannah Held](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] I think the Credit One/Discover merger is a bad idea
Date: Sunday, May 26, 2024 8:42:09 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable, which is already a huge problem. I'm a customer of Capital One, and I've learned not to trust them. I noticed that the cash back from one of my Capital One credit cards is rarely reflected in my balance, while the other card works as expected.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. And with less competition, it was be much easier for them to continue to raise their fees.

When credit card companies raise their fees, the costs are immediately passed onto consumers. We shoulder all of burden and see absolutely no benefit. And since consumers must now spend most of what they make just to remain housed, charging them more just means they buy less, and the economy shrinks.

This is a bad deal for both consumers and businesses.

Sincerely,

Susannah Held

Susannah Held
sueh@colorado.edu
1548 Mayfield Lane
Longmont, Colorado 80501

From: [Ben Goodin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Kil the Capital One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:38:45 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ben Goodin
sgyboo@hotmail.com
103 Pine Edge Drive
Coaldale, Colorado 81222

From: [Laurel Kilgour](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Please Stop the Merger of Credit One and Discover
Date: Sunday, May 26, 2024 8:47:33 PM

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Federal Trade Commission PUBLIC MEETING,

Mega-bank Capital One's acquisition of Discover Financial Services would create the country's sixth largest bank with a massive impact on the credit card industry.

We do not need further consolidation of power and influence in the lending market. Reducing competition would make it harder to hold banks accountable and create fewer and worse banking options for consumers nationwide. It would also impact thousands of workers who would have fewer employers competing for their labor.

Federal regulators must stop this mega-merger immediately.

Sincerely,
Laurel

Laurel Kilgour
lakilgour@gmail.com
345 Church Street, #1B
San Francisco, California 94114

From: [Chris Cooper](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit Card mega-merger!
Date: Sunday, May 26, 2024 5:04:51 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately. Thank You

Sincerely,

Chris Cooper
chris.m.cooper@aol.com
104 Bluet Ln
San Antonio , Texas 78213

From: [D. Montgomery](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] STOP the Credit One / Discover mega-merger.
Date: Sunday, May 26, 2024 2:14:26 PM

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Federal Trade Commission PUBLIC MEETING,

This Memorial Day week, honor those who gave their lives - and your obligation as servants of the American public, "fiduciaries" and "agents" as the Supreme Court has said.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for the American people nationwide.

America's once robust economy resulted from robust competition, with federal law prohibiting unfair trade practices, and other activity that would tend to stifle fair competition. A successful democracy, or democratic republic, depends upon an economy that benefits all. The proposed merger of Capital One and Discover poses a threat to both, hindering competition and economic inclusivity.

It is the lawful duty of federal regulators to STOP this mega-merger of Capitol One and Discover immediately.

Sincerely,

D Montgomery
mink98228@mypacks.net
141 Main St
North East, Maryland 21901

From: [Dudley Boone](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:45:27 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Dudley W Boone

Dudley Boone
dudleyboone617@gmail.com
617 Casa De Leon
Redlands, California 92373

From: [Jacqueline Birnbaum](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger!
Date: Sunday, May 26, 2024 4:57:35 PM

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Federal Trade Commission PUBLIC MEETING,

I am writing from Bronxville, NY because this issue is important to me. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. The federal regulators must stop this mega-merger immediately.

Sincerely,

Jacqueline Birnbaum
jacqueline.birnbaum@gmail.com
311 Bronxville Rd
Bronxville, New York 10708

From: [Margaret Richardson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:21:59 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Richardson
richardsonmargaret9@gmail.com
1100 Main St.
Danville, Virginia 24541

From: [Heather Haas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:47:33 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Heather Haas
heatherhaas74@gmail.com
2848 Richard Avenue
Concord , California 94520

From: [Michael Stevens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:10:45 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Stevens
mikestevens82@yahoo.com
204 Clairmont Ct. #3
Neenah, Wisconsin 54956

From: [edward acosta](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover Merger: Please Stop
Date: Sunday, May 26, 2024 3:13:46 PM

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Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

It is imperative that the merger of these credit card companies be stopped as a way of providing the public some semblance of economic safety.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

edward acosta
eleosa1@hotmail.com
1501 george williams way, apt h12
lawrence, Kansas 66047

From: [Susan Trivisonno](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover merger
Date: Sunday, May 26, 2024 10:33:59 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

As a longtime Discover cardholder, I oppose the proposed merger between Capital One and Discover.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Trivisonno
susan_trivisonno@hotmail.com
2810 Oak Estates Ct
San Jose, California 95135

From: [Julie Heras](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] The Credit One/Discover mega-merger should not go through!
Date: Sunday, May 26, 2024 5:37:01 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

I am urging federal regulators to stop this mega-merger immediately.

Sincerely,

Julie Heras
jheras777@gmail.com
810 Jaques Ave
Rahway, New Jersey 07065

From: [Peter Shrock](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] The Credit One/Discover Merger
Date: Sunday, May 26, 2024 8:10:17 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Shrock
shrockp9@gmail.com
116 E. Thomas St., Apt. 7
Hammond, Louisiana 70401

From: [Donnie Waltermire](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] You must be outside your mind!
Date: Sunday, May 26, 2024 6:37:01 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donnie Waltermire
donnie.waltermire@gmail.com
1112 Deshea Drive
Leitchfield, Kentucky 42754

From: [Delaina Foster](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (Public Meeting) do not allow the Credit One/Discover mega-merger
Date: Sunday, May 26, 2024 1:16:37 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

I'm writing from Houston, having lived here almost twenty years, as a Capital One client, asking federal regulators to stop the mega-merger of Capital One and Discover Financial Services immediately.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Sincerely,

Delaina Foster
wickeddel@yahoo.com
12402 Broken Arrow St
Houston, Texas 77024

From: [Julie Glover](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) DON'T DO IT! PLEASE Stop the Credit One/Discover mega-merger!
Date: Sunday, May 26, 2024 3:13:46 AM

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Federal Trade Commission PUBLIC MEETING,

THIS KIND OF CONSOLIDATION OF POWER THAT IS NOT IN THE PUBLIC INTEREST
JUST HAS TO STOP!!!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. THIS IS NOT OKAY.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators MUST STOP this mega-merger immediately.

Julie Glover
julieg@whidbey.com
7292 Maxwellton Rd.
Clinton, Washington 98236

From: [Beth Enson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Don't let Credit One buy Discover or we'll ALL pay!!
Date: Sunday, May 26, 2024 11:20:04 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Beth Enson
wildmushroomsoup@gmail.com
PO Box 503
Arroyo Seco, New Mexico 87514

From: [Sue Stromberg](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Halt the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:57:32 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sue Stromberg
suestromberg@gmail.com
6841 Cherry Blossom Dr
Mentor, Ohio 44060

From: [Laura Rastl](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Halt the Credit One/Discover mega-merger
Date: Sunday, May 26, 2024 7:49:43 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger.

Sincerely,

Laura Rastl
laura.rastl0@gmail.com
1559 Barrywood Cir W
Clarksville, Tennessee 37042

From: [Diana Lobo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Please PREVENT the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:14:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Lobo
wolffrog3@gmail.com
14650 SE Regner Terrace
Damascus, Oregon 97089

From: [Joanne Harenburg](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:52:41 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Harenburg
harenburgj@aol.com
1123 E. Monroe St. Apt. 111
Phoenix, Arizona 85034-1035

From: [Anne Parks-Cook](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:47:50 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Parks-Cook
anne.parks.cook@gmail.com
865 Princeton Street
Akron, Ohio 44311

From: [Lou Grieco](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:44:39 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lou Grieco
lougrieco@gmail.com
1947 Kent Road
Ortonville, Michigan 48462

From: [Anthony Sturdivant](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:44:23 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Sturdivant
starfireamythyst@gmail.com
16372 152nd Avenue
Spring Lake, Michigan 49456

From: [i t](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:41:40 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately. No merger!

Sincerely,

i t

itrigonis@gmail.com

7249 Century

Middleton, Wisconsin 53562

From: [Dawn Lillis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:37:01 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawn Lillis
theauroradawn@gmail.com
265 Springs Colony Circle
Altamonte Springs, Florida 32714

From: [Tom Wenzel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:36:08 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Wenzel
tomwenzel@protonmail.com
2063 Meadowbrook Rd.
Prescott, Arizona 86303

From: [Giuseppe Turi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:30:55 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Giuseppe Turi
giuseppeturi@hotmail.com
50 Waddington Close
Enfield, England EN1 1NB

From: [J Larson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:30:03 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

J Larson
jslarson88@hotmail.com
700 Hoffman Blvd.
Daly City, California 94014

From: [Thomas Blotz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:29:46 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Blotz
dodgebl@aol.com
Aspen Lane
Sussex , Wisconsin 53089

From: [Zoe Edington](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:27:29 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Zoe Edington
zedington99@gmail.com
867 Pine Street
Monterey, California 93940

From: [pamela.palmateer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:26:40 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

pamela.palmateer
ppalmate@gmail.com
6704 taft st
merrillville, Indiana 46410

From: [Julia Petipas Durishin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:24:51 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julia Petipas Durishin
jpetipas@gmail.com
11 Elm St
Mystic, Connecticut 06355

From: [Suzanne Llewellyn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:24:38 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Suzanne Llewellyn
llewzanne@gmail.com
946 Sousa Dr
Walnut Creek, California 94597

From: [Faye Nino](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:24:16 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Faye Nino

Faye Nino
phoenixfeathersinflight@gmail.com
1500 Sweet Apple Street
Winter Garden, Florida 34787

From: [Terry Goebel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:24:00 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. Get rid of the credit cards altogether. pay cash or don't buy at all.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Goebel
teepgoebel@hotmail.com
15790 s.e. Lou-ann ct.
milwaukie, Oregon 97267-4432

From: [Cecilia Marzullo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:22:37 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cecilia Marzullo
rottietriever@yahoo.com
14164 Caminito Vistana
San Diego , California 92130

From: [Kathy Stark](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:19:55 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Stark
kathystark90@gmail.com
1420 Gray Stone Court
Charlottesville, Virginia 22902

From: [Edward Hubbard](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:19:19 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Hubbard
edhubbard@gmail.com
210 S. Whitney Way
Madison, Wisconsin 53705

From: [tina fritts](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:18:01 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

tina fritts
tfritts16@gmail.com
715 minnesota ave
Owatonna, Minnesota 55060

From: [Edward Rengers](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:15:40 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Rengers
edreng@gmail.com
391 John Joy Rd
Woodstock , New York 12498

From: [dianna Burton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:14:34 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

dianna Burton
burtond1968@gmail.com

From: [James Roberts](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:13:00 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

James Roberts
jamesrowlandroberts@gmail.com
PO Box 5544
Sugarloaf, California 92386

From: [Dorothea Leicher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:12:52 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dorothea Leicher
dleicher@dleicher.com
1174 Snedekerville Rd
Columbia Crossroads , Pennsylvania 16914

From: [Nicholas Bridgett](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:09:50 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicholas Bridgett
nicbridgett@aol.com
1305 w hi
Champaign , Illinois 61821

From: [Deric McGee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:09:20 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Deric McGee
revdlmcgee@aol.com
Box 1
Sacramento , California 95835

From: [Dana Graves](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:06:46 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dana Graves
pdxdanag@yahoo.com
5945 Sladen Ave
Gladstone, Oregon 97027

From: [Natalie Throckmorton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:06:30 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Natalie Throckmorton
nkthrockmorton@yahoo.com
5584 Santiago Drive
Westerville, Ohio 43081

From: [Linda Burt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:05:40 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Burt
lmburt06@yahoo.com
474 Bramer
West Jordan, Colorado 80481

From: [Gina Jager](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:05:39 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gina Jager
ginacjager@gmail.com
Bora Bora
Fremont, California 94538

From: [Patricia Thomas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:04:20 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. Credit card debt is so high now, we need options and competition to keep interest rates as low as is possible.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Thomas
pthomas1944@gmail.com
17429 N Conquistador Dr
Sun City West, Arizona 85275

From: [Ellen Callahan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:57:30 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Callahan
ellenleary@gmail.com
2 Bridle Path Way
Gorham, Maine 04038

From: [Josef Wyss-Lockner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:55:58 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Josef Wyss-Lockner
kudujack@hotmail.com
703 SE Anderson Lane
Gresham, Oregon 97080

From: [Kate Parker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:46:31 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kate Parker
katebodane@gmail.com
5725 N Detroit Ave
Portland, Oregon 97217

From: [Brenda Rollins](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:44:46 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brenda Rollins
brendalee022@icloud.com
4233 Stonewall Drive
Orlando , Florida 32812

From: [Paul Kesler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:43:03 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Kesler
pr19kesler@gmail.com
1045 Ford St., Apt.4
Bridgeport, PA, Pennsylvania 19405

From: [Beth Chao](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:40:03 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Beth Chao
lizchao@icloud.com
3807 Brush Creek Drive
Lawrence , Kansas 66947

From: [Judith Turner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:38:34 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Turner
jeturn2@gmail.com
PO BOX 24403
Cleveland, Ohio 44124

From: [Elizabeth Field](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:33:51 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Field
overstreetfield@gmail.com
38207 Cross Creek Dr.
Willoughby, Ohio 44094

From: [Elsa Caquias](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:32:49 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elsa Caquias
elsacaquias123@gmail.com
Pobox831314
Ocala, Florida 34483

From: [Catherine Gonzales](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:31:04 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Catherine Gonzales
eileengonzales12@gmail.com
435 Horton Rd SE
Cleveland , Tennessee 37323

From: [Hannah Banks](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:30:38 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

No to further credit card company mergers! They only serve to increase the fees we have to pay.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Hannah Banks
banks.hannah@gmail.com
107 Garland Rd
Newton, Massachusetts 02459

From: [Robert Hoffman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:29:06 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Hoffman
copyme101@gmail.com
289 Cross Point Rd
Edgecomb, Maine 04556-3220

From: [Scott Nelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:29:01 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Nelson
play@kiteisland.com
PO Box 1075
Bethel Island, California 94511-1075

From: [Laura Herndon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:26:14 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Herndon
herndonlaura0@gmail.com
3311 W Alameda Ave
Burbank, California 91505

From: [Jessine Foss](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:20:58 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessine Foss
jessinef@gmail.com
290 W Thunderbird Drive
Elma, Washington 98541-9685

From: [Nikki Graham](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:19:22 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nikki Graham
swannie439@yahoo.com
439 Bellini Cir
Venice, Florida 34275

From: [Tamara Oliveras](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:17:33 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tamara Oliveras
tamara.oliveras@gmail.com
350 Via Aventura
Aventura, Florida 33180

From: [Barbara Shenton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:16:32 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Shenton
barbara@bshenton.com
583 Falcon Loop East
Rochester, Vermont 05767

From: [Susan McCorry](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:11:25 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan McCorry
smcpistil@aol.com
230 Pacific Street, # 108
Santa Monica, California 90405

From: [Patricia Levan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:10:03 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Levan
patricialevan2@gmail.com
2326 McGregor Dr
Port Orchard , Washington 98366

From: [Peggy Gordon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:09:21 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Peggy Gordon
pgordon8988@gmail.com
827 Burton Ave
Mansfield , Ohio 44906

From: [Lori Alicie](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:04:15 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lori Alicie
lorialicie@yahoo.com
10 Nicole Dr Apt B
Spencerport, New York 14559

From: [Carole Ackelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:01:37 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Carole Ackelson
crecoveryemail@gmail.com
4327 CARNEY AVE
Erie, Pennsylvania 16510

From: [Sophia Keller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:01:19 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sophia Keller
keltiawind@gmail.com
851 SW 127th St
Seattle, Washington 98146

From: [William Minor](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:59:19 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William Minor
bminor@sebastiancorp.net
5517 Cold Springs Deive
Foresthill, California 95631

From: [Vicki Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:57:47 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Vicki Davis
yrowler69@yahoo.com
7610 Ingrid Dr
ELGIN, Texas 78621

From: [Cathie Donahue](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:55:10 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cathie Donahue
cathie3510@gmail.com
8576 Chesapeake Blvd Apt 120
Norfolk, Virginia 23503

From: [Linda Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:52:15 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Wilson
dodgerblue6@nethere.com
6460 Convoy Ct. #283
San Diego, California 92117

From: [Rita Kovshun](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:51:55 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rita Kovshun
margarita.kovshun@gmail.com
3825 S Gibraltar St
Aurora District, Colorado 80013

From: [Cheryl Condon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:49:21 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Condon
condon5432@gmail.com
284 Main St., Apt. 232
Tonawanda , New York 14150

From: [Cynthia Doughty](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:48:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Doughty
bikercrone@aol.com
12116 SW County Road 769 Unit 38
Lake Suzy, Florida 34269

From: [d.gryk](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:48:09 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

d.gryk
dagryk57@gmail.com
85 marjoire
Manchester, Connecticut 06042

From: [Lucille Costello](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:43:10 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lucille Costello
Stellasmama@aol.com
18 Overland Drive
Clinton, New York 13323

From: [Johnny Mayall](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:38:35 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Johnny Mayall
peglegpete@gmail.com
86A Willow Way
Chapel Hill, North Carolina 27516

From: [Ursula Batz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:34:08 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ursula Batz
ursrpt@gmail.com
33 Linda Ave #1509
Oakland, California 94621

From: [Laurel Davis-Delano](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:32:29 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurel Davis-Delano
ldavis@springfieldcollege.edu
102 Ridgewood Terrace
Northampton, Massachusetts 01060

From: [Eric Esposito](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:24:46 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Esposito
hellsbells723@aol.com
1365 74th St
Brooklyn, New York 11228

From: [L. A](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:23:14 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Even though I have an account at both Credit One & Discover, I do not think that the merger would be in my best interest or the interest of other account holders.

The federal regulators must stop this mega-merger immediately.

Sincerely,

L. A
loil101@hotmail.com
your street
Medford, New York 11763

From: [Marilyn Mick](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:20:01 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marilyn Mick
m2@pobox.com
3773 Kanaina Ave
Honolulu, Hawaii 96815

From: [Joaquin Jutt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:19:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joaquin Jutt
jjutt87@gmail.com
164 West 79th St. 11a
New York, New York 10024

From: [Fran Romero](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:19:12 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely, Fran Romero

Fran Romero
faromero49@gmail.com
7795 Ladore St
Commerce City, Colorado 80022

From: [Norman Daoust](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:17:00 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Norman Daoust
normandaoust1@yahoo.com
157 Raymond St
Cambridge, Massachusetts 02140-3314

From: [Shane O'shea](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:16:52 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Shane O'shea
shaneoshea3d@gmail.com
2706 Pheasant Run
Humble, Texas 77396

From: [Santo Ciabattari](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:16:36 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

We are drowning in debt already. Stop this nonsense now! This is as bad as pay-day loans. This monetizes poverty, cuts into profits and monopolizes banking. We went through this before and history shows these schemes make a few richer and many poorer. Stopping this nonsense can help build a strong middle class by increasing the profits of vendors and saving money for consumers. A win-win for the middle class. Allowing this merger to go forth is a lose-lose-lose proposition for America and her inhabitants. Please for the love of God and country you must not allow this to go through.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Santo Ciabattari
201586st@gmail.com
1540 West Cedar Street
Fayetteville , Arkansas 72703

From: [Barbara U. Carton-Riker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:14:59 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara U. Carton-Riker
cartonriker@gmail.com
249 Hartshorne Rd
Rumson, New Jersey 07760

From: [Michael Talbot](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:14:37 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Talbot
talbot.nkt@gmail.com
32 Alexander Avenue
San Rafael, California 94901

From: [Arlene Ash](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:14:06 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The key question for federal regulators to address is the lack of any public benefit - and the obvious potential for harm - if this merger is allowed to go forward.

Sincerely,

Arlene Ash
arlene.ash@umassmed.edu
73 Hemenway #201
Boston, Kansas MA 02115

From: [John Viera](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:13:04 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Viera
johndviera@gmail.com
605 w 53rd st
Los Angeles, California 90037

From: [Barbara Bruce](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:04:43 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Bruce
bbruce2@breezeline.net
205 Littlejohn Lane
Johnstown, PA, Pennsylvania 15905

From: [Sallie Teutsch](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:00:58 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sallie Teutsch
sallieteutsch@gmail.com
3169 Fox Spit Rd
Langley, Washington 98260

From: [Robin Salter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:59:01 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Salter
robin.salter@oberlin.edu
7860 La Mirada Dr
Boca Raton , Florida 33433

From: [John Velner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:54:33 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Velner
jv_inner_ear@hotmail.com
1049 Bristol Street
Adrian, Michigan 49221-2414

From: [sandria cook](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:53:14 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

sandria cook
akosanmacd@aol.com
P.O. Box 721
Corrales , New Mexico 87048

From: [Holger Mathews](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:52:59 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Holger Mathews
ginja69@gmail.com
9812 Waters Ave S
Seattle, Washington 98118

From: [Theresa Badus](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:51:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Theresa Badus
teri2801@gmail.com
680 Bode Rd
Hoffman Estates, Illinois 60169

From: [Coeli Hoover](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:49:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Coeli Hoover
coelih@yahoo.com
56 Durham Rd #23
Dover, New Hampshire 03820

From: [Dick Dierks](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:47:26 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dick Dierks
dickdierks@gmail.com
218 E. Harris St.
Appleton, Wisconsin 54911

From: [Janeene Porcher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:45:18 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janeene Porcher
janeene52@gmail.com
13568 W 23rd Pl
Golden, Colorado 80401

From: [Janice Siemsen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:44:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Janice Siemsen
siemsen.j@gmail.com
10901 Adare Dr.
Fairfax, Virginia 22032

From: [Tony Menechella](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:41:47 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tony Menechella
sondalei@gmail.com
725 Green Wilson Rd
Frankfort, Kentucky 40601

From: [Averill Huff](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:38:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Averill Huff
a22222@hotmail.com
26 Westfield Street
BIDDEFORD, Maine 04005

From: [Ronald Wise sr](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:38:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Wise sr
ronaldwisesr@hotmail.com
89 Freemont turn
Palm Coast, Florida 32137

From: [Susan Lewis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:37:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Lewis
doggydoc5@hotmail.com
31819, Rocky Village Dr Apt 113
Evergreen, Colorado 80439-7558

From: [Carolyn Beswick](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:36:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Carolyn Beswick
cbeswick63@icloud.com
206 The Avenue, Leigh
Manchester , England WN7 1JF

From: [Paul Reddy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:34:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Reddy
paulandrewreddy@protonmail.com
55 Aldbury Grove
Welwyn Garden City, England AL7 2LD

From: [William Kolb](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:30:27 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

William Kolb
wjk1910@gmail.com
1910 Rowley Ave.
Madison, Wisconsin 53726

From: [Nia Lewis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:25:51 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nia Lewis
abiayeshanlewis@hotmail.com
cairns road, Crosspool
SHEFFIELD, England S10 5NA

From: [Kayla Rodrigo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:23:27 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kayla Rodrigo
kayla.writer@gmail.com
12 Cook Cres
Mulmur, L9V 3M4

From: [Irene Radke](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:22:04 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Irene Radke
irene.radke@gmail.com
150 Hideaway Ln
Mooresville, North Carolina 28117

From: [Jennifer Alonso](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:18:26 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Alonso
jemaralo10@gmail.com
4126 Loma Riviera Lane
San Diego, California 92110

From: [Jessica Foster](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:17:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessica Foster
jessfost@gmail.com
3156 South Quincy Avenue
Milwaukee, Wisconsin 53207

From: [Dennis Landi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:16:35 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Dennis Landi
9550 Oak St.
Apt. 219
Bellflower, CA 90706

Dennis Landi
zipcode90003@yahoo.com
9550 Oak St., Apt. 219
Bellflower, California 90706

From: [Attilio Pandolfo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:16:23 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
dr.Attilio Pandolfo

Attilio Pandolfo
pandolfoattilio@gmail.com
5829 Franklin Ave
Los Angeles, Sicilia 90028

From: [Kristin Toscano](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:14:18 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristin Toscano
kmt721@gmail.com
1682 Muhlenburg Dr
Blue Bell, Pennsylvania 19422

From: [Cassandra Lyons](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:11:04 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. We can't risk more too-big-to-fail banks. Don't let them get that big.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cassandra Lyons
casey86@protonmail.com
213 SYCAMORE RD, Apt 1
Lexington, Kentucky 40502

From: [Marie-Eve Tremblay](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:10:55 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie-Eve Tremblay
vtre142@hotmail.com
504 Columbus Ave, Unit 3
Boston, Massachusetts 2118

From: [Susan Friar](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:08:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Friar
susanalimagaia@gmail.com
P.O. Box 1317
Paonia, Colorado 81428-1317

From: [Mary Halverson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:07:12 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Halverson
Maryhalverson6@gmail.com
2912 Burden
Dubuque, Iowa 52001

From: [HERNAN, JR. POZA](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:06:23 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

HERNAN, JR. POZA
hernanandfran@gmail.com
10240 67TH DR APT 1L
FOREST HILLS, New York 11375

From: [Cheryl Militello](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:06:02 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Militello
militellocheryl@icloud.com
20 Conway Drive
Greenville , South Carolina 29615

From: [Heather Sayles](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:03:55 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Heather Sayles
heather.sayles415@gmail.com
219 Bartlett Ave
Manlius, New York 13088

From: [Beverly Foster](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:55:56 AM

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Federal Trade Commission PUBLIC MEETING,

Anti-trust!!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Foster
hwlyfstr@aol.com
364 ConestogaRoad
Wayne, Pennsylvania 19087

From: [James Bethel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:51:04 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

James Bethel
docbethel@gmail.com
4952 E 4th PL
Tulsa, Oklahoma 74112

From: [Gail Baselice](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:48:04 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gail Baselice
gailbaselice@yahoo.com
USA
BALDWIN, New York 11510

From: [Dr RK Barkhi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:46:25 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive NEGATIVE impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Dr RK Barkhi

Dr RK Barkhi
arkybarky1@gmail.com
4695 GrangeHall
Holly , Michigan 48442

From: [Kathleen O'Connell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:43:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen O'Connell
koconne@iupui.edu
5360 Singleton St.
Indianapolis, Indiana 46227

From: [Dale Carpenter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:43:42 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dale Carpenter
dcarpman@yahoo.com
135 four seasons drive
Lake Orion , Michigan 48360

From: [Karen Kirchdoerfer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:41:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Kirchdoerfer
k24email@gmail.com
1831 Hemming Way
Orefield, Pennsylvania 18069

From: [Christopher R Miller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:41:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher R Miller
crrillr1@gmail.com
1762 Glasgo Road
Griswold Town of, Connecticut 06351

From: [Jerry Hines](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:40:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jerry Hines
alcan5000@gmail.com
932 Sunnyfield Way
Henderson, Nevada 89015

From: [Ellen Jessen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:38:59 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Jessen
Insten@yahoo.com
4534 turquoise Ln
Madison , Wisconsin 53714

From: [Helayne Twigg](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:38:21 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Helayne Twigg
layniebt@hotmail.com
PO Box 136
Ridgeley , West Virginia 26753

From: [Rosanne Neri](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:37:46 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosanne Neri
pippin_possums0r@icloud.com
125 Holmes St.
Stratford, Connecticut 06615

From: [David Peha](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:36:57 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Peha
quest447@gmail.com
13313 Adair Creek Way N.E.
Redmond, Washington 98053

From: [Lise Patterson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:36:45 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lise K. Patterson

Lise Patterson
lisekpatt@gmail.com
1831 East High Avenue Lot 3
New Philadelphia, Ohio 44663

From: [Terry Koslek](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:32:22 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Koslek
koslekt1@hotmail.com
3480 Johnson St
Marne, Michigan 49435

From: [Hazel Donaldson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:31:05 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Hazel Donaldson
hazel90.hd@gmail.com
907 East 94th Street
Brooklyn, New York 11236

From: [Eric Murrock](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:29:58 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Murrock
ericmurrock@hotmail.com
405 N 18th Ave
Sturgeon Bay, Wisconsin 54235

From: [Mo Kafka](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:28:56 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mo Kafka
mokafka@gmail.com
131 Hackett Blvd
Albany, New York 12208

From: [Judith Snider](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:25:45 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Snider
judsnider@gmail.com
3890 Vista Campana S, Unit 55
Oceanside, California 92057

From: [Linda Maddox](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:21:40 AM

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Maddox
lindajmaddox@yahoo.com
23067 bernard
Taylor, Michigan 48180

From: [Derek Caldwell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:20:50 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Derek Caldwell
dt_caldwell@hotmail.com
2865 W 725 N
Layton, Utah 84041

From: [Sally Marone](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:14:48 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally Marone
sallymarone@gmail.com
844 S H St
Livermore , California 94550

From: [Sam Hay](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:12:32 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sam Hay
samhhay@gmail.com
4779 SE Quail Trl
Stuart, Florida 34997

From: [Mariah Forrest](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:12:25 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The credit card companies are too big already. The federal regulators must stop this mega-merger immediately.

Sincerely,

Mariah Forrest
maforrest3115@aol.com
33370 S County Road 11
Millville, Minnesota 55957

From: [JEFF KRANIG](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:11:47 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

JEFF KRANIG
11jeff.kranig@gmail.com
690 Ruskin Drive
Elk Grove Village, Illinois, Illinois 60007

From: [Theresa Ernest](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:07:53 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Theresa Ernest
jepkbr@gmail.com
323 W Poinsetta Ave
Toledo, Ohio 43612

From: [Gabby Schelthoff](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:07:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gabby Schelthoff
happyurbanfarmer96@gmail.com
4517 River Drive
Lisle, Illinois 60532

From: [Cynthia J Stoner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:06:09 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia J Stoner
cstoner817@gmail.com
1130 Longford Rd
Bartlett , Illinois 60103

From: [Bruce Cratty](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:03:07 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bruce Cratty
brucecratty@gmail.com
1968 Ayers Avenue,
Akron, Ohio 44313

From: [Donna Charter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:02:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Charter
tydymom@me.com
69 Ethan Allen Rd
Jericho, Vermont 05465

From: [Dennis Ledden](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:58:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dennis Ledden
lcs5779@gmail.com
183 Webb Road
Sequim, Washington 98382

From: [Janelle Murphy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:58:20 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janelle Murphy
aggiekitty04@hotmail.com
122 20th Ave N
Texas City, Texas 77590

From: [Nora Vralsted-Thomas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:57:29 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nora Vralsted-Thomas
noravralsted@gmail.com
1006 N Stanley St.
Medical Lake , Washington 99022

From: [Amos Eaton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:52:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amos Eaton
riseup@sonic.net
PO Box 8585
Santa Rosa, California 95407

From: [kate skwire](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:52:46 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

kate skwire
kateskwire@gmail.com
27 van de bogart rd
woodstock, New York 12498

From: [Nancy Carl](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:52:01 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Carl
dlnlcarl2@gmail.com
1014 S Park St
Carlton, Oregon 97111

From: [Lori Donohue](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:48:14 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Lori Donohue

Lori Donohue
loridonohue773@gmail.com
4022 Penns Valley Rd Apt D
Spring Mills, Pennsylvania 16875

From: [Mike and Susan Gail Raymond](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:46:45 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike and Susan Gail Raymond
knight_train@hotmail.com
47707 Anna Court
Shelby Township, Michigan 48315-4512

From: [Cynthia Gorte](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:46:15 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Gorte
ckgorte@gmail.com
6278 Poinsettia Dr
SAGINAW, Michigan 48603

From: [Susan Craig](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:44:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Craig
susanecraig@gmail.com
PO Box 5
Sea Cliff, New York 11579

From: [Jusef White](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:44:10 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jusef White
soundwordhound@gmail.com
1333 Peralta
Fremont, California 94536

From: [Janet Romoff](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:44:05 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Romoff
jromoff14@gmail.com
2314 SW 81 Terr
N Lauderdale, Florida 33068

From: [Anne Mikszewski](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:41:42 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Mikszewski
easmik@yahoo.com
13173 King's Hwy
Stites, Virginia 22485

From: [Steven Radzik](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:41:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Radzik
razbass@verizon.net
16 Hudson st, Apt 2
Worcester, Massachusetts 01609

From: [karen toledo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:41:05 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

karen toledo
toledokr@gmail.com
3412 Cheraz
Albuquerque, New Mexico 87111

From: [Linda Freeman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:41:03 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Freeman
maltfr@gmail.com
4 ellis street
boston, Massachusetts 02119

From: [Noemi Garza](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:39:31 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Noemi Garza
jabgarza62@aol.com
3811 garza
Rio Grande City, Texas 78572

From: [Hugh KELEHER](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:28:21 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hugh KELEHER
htkeleher@gmail.com
108 W. Pulteney St., Apt. 202
Corning, New York 14830

From: [Karl Hildenbrand](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:27:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karl Hildenbrand
karl.hildenbrand@gmail.com
636 County Route 54,
Pennellville, New York 13132

From: [Jim Breining](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:26:41 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Breining
jlbreining007@gmail.com
3331 E. Lee St.
Tucson, Arizona 85716

From: [Bianca Beyrouti](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:26:14 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

I am writing to you today as a concerned consumer and credit hard holder.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Federal regulators must stop this mega-merger immediately.

Sincerely,
Bianca Beyrouti

Bianca Beyrouti
beyroutifilms@gmail.com
1737 13th Street
Oakland, California 94607

From: [Nelly Case](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:24:22 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nelly Case
casenm@potssdam.edu
26 Timber Ridge Rd.
Los Alamos, New Mexico 87544-2317

From: [Christine Rossman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:22:31 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Rossman
crossman@gmail.com
5 Nanuk Rd
Hopewell Junction, New York 12533

From: [Eric Flores](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:21:01 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Flores
dbleflo@yahoo.com
3607 36th St, Apt B
Lubbock, Texas 79413

From: [Jackie Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:19:00 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jackie Smith
duffle-krypton0t@icloud.com
8100 w hwy 98
Pensacola , Florida 32506

From: [George Bourlotos](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:16:46 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Bourlotos
gb191919gb@gmail.com
49 Flanders Bartley Road, APT 204
Denville, New Jersey 07836-4735

From: [Jarrod Simmons](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:09:36 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jarrod Simmons
simmonsjarrod11@gmail.com
58785 Meriam St
Plaquemine, Louisiana 70764

From: [Lauren Felicione](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:06:11 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Felicione
mrs.yellow39@gmail.com
157-20 12th Rd.,
Whitestone, New York 11357

From: [Coleen Gowans](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:03:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Coleen Gowans
cgowans.nyc@gmail.com
21-55 34th Avenue
New York, New York 11106

From: [Nancy Glynn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:02:39 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Glynn
nbglynn6@gmail.com
4510 Squiredale Square
Alexandria, Virginia 22309-1234

From: [Patrick Quinn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:01:41 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patrick Quinn
patrickquinn@hotmail.com
1124 South West Temple
SLC, Utah 84101

From: [Bonnie Sumerfield](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:55:46 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonnie Sumerfield
bonniesumerfield@yahoo.com
502 Hopewell Rd
Downingtown, Pennsylvania 19335

From: [Roselie Bright](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:55:44 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roselie Bright
roseliemail@gmail.com
451 Hungerford Dr Ste 119214
Rockville , Maryland 20850

From: [perry harris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:54:51 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

perry harris
perryharris1@gmail.com
3163 rt 94
chester, New York 10918

From: [Geoffrey Fischer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:51:12 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Geoffrey Fischer

Geoffrey Fischer
thysus8704@gmail.com
PO Box 73
Gold Run, California 95717

From: [Tyler Owens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:49:28 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tyler Owens
skoomamonster@gmail.com
21720 Flint Road
Mankato, Minnesota 56001

From: [Mike McCool](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:47:32 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike McCool
mike_mccool@yahoo.com
48 Dorothy Rd
Millbury, Massachusetts 01527

From: [Shelby Bevins-Sullivan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:30:47 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shelby Bevins-Sullivan
shelbybevins.sullivan@protonmail.com
207 Henry Street
Frankfort, Kentucky 40601

From: [Susan Abell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:30:14 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Abell
abell.sl@gmail.com
20 Apache Trl
Naples, Florida 34113

From: [Thomas Hernandez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:27:30 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Hernandez
gwfan2003@yahoo.com
997 CEDAR PINES ST
Henderson, Nevada 89011

From: [therese buss](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:26:16 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

therese buss
tmbuss@gmail.com
6270 Hopkins Rd.
Mentor, Ohio 44060

From: [Erika Schoeps](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:24:47 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Erika Schoeps
erikaschoeps@gmail.com
1289 N 5th Street
Columbus, Ohio 43201

From: [Lisa Iannucci](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:24:16 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Iannucci
liannucc@yahoo.com
76 Franklin Avenue
Ocean Grove, New Jersey 07756

From: [Linta Bryant](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:23:40 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linta Bryant
jaslyn7219@gmail.com
906 S 17th Street
Harrisburg , Pennsylvania 17104

From: [Martha Henderson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:22:28 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Henderson
martha_henderson_nc@yahoo.com
1809 Hideaway Ln
Durham, North Carolina 27712

From: [Linta Bryant](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:21:40 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Linta Bryant
jaslyn7219@gmail.com
906 S 17th Street
Harrisburg, Pennsylvania 17104

From: [patricia gallup](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:20:38 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

patricia gallup
patriciagallup7@gmail.com
9087 Chillicothe
Kirtland, Ohio 44094

From: [Kimberly Spirdione](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:18:52 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kimberly Spirdione
kimberlyspirdione@gmail.com
2776 S M76
West Branch , Michigan 48661

From: [karen rudy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:18:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

karen rudy
dederudy17@hotmail.com
206 10th. street
new cumberland, Pennsylvania 17070

From: [Jeana Balmer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:18:32 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeana Balmer
greeneyedjeana@gmail.com
8930 CHAPEL HILL CT
Hillsboro, Missouri 63050

From: [Jordan Shapiro](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:17:42 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jordan Shapiro
jordanshapiro1999@yahoo.com
521 N Ohioville
New Paltz, New York 12561

From: [Cindy Kelton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:13:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Kelton
auskeltons@gmail.com
1072 Twin Estates Dr
Kyle, Texas 78640

From: [Kate Skolnick](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:07:53 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kate Skolnick
krs1123@stanfordalumni.org
545 Washington Ave., Apt 704
Brooklyn, New York 11238

From: [Ah-li Monahan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:03:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ah-li Monahan
ahlimonahan@gmail.com
4314 McLeod St
Columbia Heights, Minnesota 55421

From: [Abby Pariser](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:00:52 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Abby Pariser
abbypariser@gmail.com
15 Eleanor Pl
Huntington, New York 11743

From: [Laurie Alstrom](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:56:47 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurie Alstrom
lsalstrom@hotmail.com
64 Chalfont Ln
Island Heights, New Jersey 08759

From: [Diana Heymann](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:51:27 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Heymann
heydiana42@gmail.com
48 C Starkel Rd
West Hartford , Connecticut 06117

From: [Alexander Obersht](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:50:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Alexander Obersht

Alexander Obersht
alexander.obersht@gmail.com
4/7 Dovatora st.
Bellmead, Москва 119048

From: [Nicole Taylor](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:49:27 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicole Taylor
spikedlorelei@hotmail.com
7333 Ravines Ave
Las Vegas, Nevada 89131

From: [Paula Enstrom](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:49:08 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Paula Enstrom
pjejmw@mchsi.com
764 11th
Charleston , Illinois 61920

From: [Jim Rodrigue](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:38:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Rodrigue
jnr58dlc60@gmail.com
85 Stoney Acres Rd
Pittston , Maine 04345

From: [Jennifer McGuire](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:36:46 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer McGuire
jennmcguire134@yahoo.com
127 Pinnacle Road
North Haverhill , New Hampshire 03774

From: [Richard Fehr](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:35:21 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Fehr
richardpfehr@hotmail.com
50 Ashford Lane
Sharpsburg, Georgia 30277

From: [bud johnston](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:28:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. use fair trade laws to stop mergers like this!!

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

bud johnston
bud@alliancecom.net
25250 n 482nd av
Garretson, South Dakota 57030

From: [Susan Carey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:26:33 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Carey
whitestripessuzy@aol.com
150-33 20th Road
Whitestone, New York 11357

From: [Mary Sullivan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:25:29 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Sullivan
mljsullivan2@gmail.com
6321 Reubens Dr
Huntington Beach, California 92647

From: [David Koch](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:16:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Koch
davidkoch567@gmail.com
104 McDade St
Greenville, South Carolina 29611

From: [Doris Verkamp](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:11:06 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doris Verkamp
vad11_11@yahoo.com
1819 Ashby dr.
Charleston, Illinois 61920

From: [Gabriel Bobek](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:10:32 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gabriel Bobek
gabrielbobek520@gmail.com
Sullivan Street
NYC , New York 10012

From: [Kathleen Lensenmayer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:09:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Lensenmayer
klensenm@gmail.com
3787 Ritamarie Drive
Columbus, Ohio 43220

From: [Ronald Carter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 6:01:37 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger is a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Carter
rjcarter108@gmail.com
PO Box 377
Pine Bush, New York 12566

From: [Andreas Rossing Angeltveit](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:58:36 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Andreas Rossing Angeltveit
arosang.no@gmail.com
189A Storgata
Porsgrunn, Vestfold og Telemark 3915

From: [Linda Starbuck](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:56:06 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Starbuck
linstarb2@gmail.com
1650 N Lovers Ln Apt 211
Ukiah , California 95482

From: [Sidney Mitchell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:54:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sidney Mitchell
blackflybait@gmail.com
38 Lincoln St.
Dover-Foxcroft, Maine 04426

From: [Wendy Edwards](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:48:55 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Edwards
wme456@gmail.com
4684 Sheep Pasture Rd
Spring Hope, North Carolina 27882

From: [Jim Piascik](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:41:16 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Piascik
jpiasci1@gmail.com
1726 8th St
Cuyahoga Falls, Ohio 44221-4504

From: [Lisa Roberts](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:32:26 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Roberts
lmroberts12@gmail.com
3024 Junietta Avenue
Cincinnati, Ohio 45211

From: [Helena DiSalvo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:25:39 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Helena DiSalvo
disalvoh@yahoo.com
23932 Coral Ridge Lane
Land O Lakes, Florida 34639

From: [Elizabeth Kelly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:25:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Kelly
simmygirl34@gmail.com
900 W Tyler St
Dalton, Georgia 30720

From: [Carol Ast](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:22:28 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

The federal regulators must stop this imminent monopoly immediately.

Sincerely,
Carol Ast

Carol Ast
angelfire2418@gmail.com
PO Box 93
Damariscotta , Maine 04543

From: [Harold Toothman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:22:00 AM

NONCONFIDENTIAL // EXTERNAL

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Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capitalism thrives on competition, and dies on concentraton.

Sincerely,

Harold Toothman
toothmans@verizon.net
12608 Milburn Ln
Bowie, Maryland 20715-1612

From: [Tina Digesti](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:19:47 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tina Digesti
tisudi@gmail.com
535 Bret Harte Rd.
San Rafael, California 94901

From: [Michael Spacek](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:18:40 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Spacek
mike_spacek@csx.com
105 Blue Violet Ln
Comstock Park, Michigan 49321-8051

From: [Lorne Walters](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:14:31 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorne Walters
bluestarprojects@hotmail.com
92 Rue du Cornet
Brussels, Bruxelles-Capitale 1040

From: [Chris Striegel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:06:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Striegel
chrisx@thisishardcorefest.com
1816 Sigel st
Philadelphia, Pennsylvania 19145

From: [Jonathan Williams](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger, please!
Date: Sunday, May 26, 2024 5:03:22 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Williams
jonathanbroshnanwilliams@gmail.com
104 Hart Farm Road
Carlisle, Massachusetts 01741

From: [M Lynch](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:03:12 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

M Lynch
mrlynch@ucla.edu
520 Strand St
Santa Monica, California 90405

From: [Debra Moore](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 5:00:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debra Moore
ilenem_1@yahoo.com
10370 Evelyn Drive
Clio, Michigan 48420

From: [Nancy Fahey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:54:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Fahey
nancyfahey92@gmail.com
2835 East 7230South
SALT LAKE CITY, Utah 84121

From: [Meryl Pinque](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:52:52 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meryl Pinque
merylpingue@gmail.com
615 Odlin Rd
Bangor, Maine 04401

From: [Dwan Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:49:17 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dwan Davis
dwanpdavis@gmail.com
2228 GLYNNWOOD DR
SAVANNAH, Georgia 31404

From: [James Stratman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:49:03 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Stratman
cirquejs12@gmail.com
1150 Inca Street #37
Denver, Colorado 80204

From: [Ashley Ouellette](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:46:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ashley Ouellette
agirl1018@gmail.com
311 Granite Street
Biddeford, Maine 04005

From: [Ivaylo Bachvarov](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:45:10 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ivaylo Bachvarov
bu4mana@abv.bg
Blvd. Tsar Boris III
Sofia, София (столица) / Sofija (stolica) 13344

From: [D Woolley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:39:44 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

D Woolley
gsddeb@yahoo.com
30355 Del Rey Road
Temecula, California 92591

From: [Karin Schmidt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:38:30 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karin Schmidt
karinlizz@yahoo.com
1848 Stockton Street #4
San Francisco, California 94133

From: [David Sales](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:35:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
David Sales
Fairfield CT

David Sales
dlsdls52@yahoo.com
41 Saddlevue Rd
Fairfield , Connecticut 06825

From: [Marian Scena](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:23:11 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marian Scena
mangua.mrs63@gmail.com
179 Highland Ave.
Somerville, Massachusetts 02143

From: [Shanna Rojas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:19:24 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shanna Rojas
shanbanan20@gmail.com
11447 Maple Ave
Hesperia, California 92345

From: [Susan Goldstein](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:15:28 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Goldstein
susanrgoldstein@gmail.com
2 Roberts Ct
Danville, California 94526

From: [Janet Hermann Dougherty](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:09:10 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Hermann Dougherty
jleehd@gmail.com
845 Rosary Lane
West Chester, Pennsylvania 19382

From: [Pete Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:07:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pete Wilson
perhansahi@gmail.com
13-927 Kahukai Street
Pahoa, Hawaii 96778

From: [Gary Thaler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:03:52 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Thaler
4gary4thaler4@gmail.com
84 Bradstreet Ave
Revere, Massachusetts 02151

From: [Nancy Berman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:57:32 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Berman
gaiawildewoode@gmail.com
11 Edgecroft Rd
Kensington, California 94707

From: [Suzanne Byron](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:53:20 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Suzanne Byron
theonlywheatress@gmail.com
9276 Eagle Nest Drive
Navarre , Florida 32566

From: [Stuart Lynn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:52:11 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Stuart Lynn
stuartlynn352@gmail.com
11 Nevada St.
Worcester, Massachusetts 01602

From: [Charles Hung](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:44:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Charles Hung
ch94213@hotmail.com
1420 Villard Street
Eugene, Oregon 97403

From: [Karen Roy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:36:47 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Roy
kroy734@gmail.com
P.O. Box 425, 1016 Route 16
Ossipee, New Hampshire 03864

From: [James Hipp](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:36:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Hipp
jrhipp010@gmail.com
609 Rosette Ct
Bellingham, Washington 98226-1745

From: [Nick Byrne](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:34:44 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nick Byrne
narbyrne@gmail.com
118 Columbus Ave.
Valhalla, New York 10595

From: [Annita Bowman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:33:25 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Annita Bowman
annitabowman@gmail.com
59 SW 13th St
Ontario, Oregon 97914

From: [Linda Bauer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:31:31 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Bauer
ljb3262@gmail.com
5124 Moody Drive
Kingsport, Tennessee 37664

From: [Elizabeth Ishmael](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:28:54 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Ishmael
lizzie.ishmael@gmail.com
295 3rd St SE #303
Rice, Minnesota 56367

From: [Barbara Leake](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:24:48 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Leake
barbara.leake@gmail.com
2754 Dunleer Pl
Los Angeles, California 90064

From: [Jewel Hageman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:21:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Jewel Hageman

Jewel Hageman
jewelbalee@gmail.com
360 E Old Farm Rd
Shelton, Washington 98584

From: [Jessica Treon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:19:02 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessica Treon
treonentinc@peak.org
P O Box 1515, 4949 NE Pacific Coast Highway
Waldport, Oregon 97394

From: [Douglas Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:11:00 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Douglas Wilson
drgnwzrd1@aol.com
325 N 5th Ave
Altoona, Pennsylvania 16601-5821

From: [AJ Cho](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:09:07 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

AJ Cho
amenoartemis@gmail.com
159 Santa Teresa
San Leandro, California 94579-1963

From: [Tim McCague](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:09:04 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tim McCague
abbylmc@mchsi.com
403 State Street
Ottawa, Illinois 61350

From: [Sarah Nelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:04:43 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Nelson
snsarahe@gmail.com
77 South Locust Ave
Salem, New Jersey 08079

From: [Rosemary Ross](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:04:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Rosemary Ross
rosie.94ross@gmail.com
910 Cherry Heights Rd #120
The Dalles, Oregon 97058

From: [Lawrence Deng](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:03:31 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lawrence Deng
castyfilms@gmail.com
2013 Majestic Way
San Jose, California 95132

From: [Mary Bissell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:03:28 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Bissell
mcbisselli@gmail.com
525 Monterrey Rd NE
Rio Rancho, New Mexico 87144

From: [Cassandra Medeiros](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:03:01 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cassandra Medeiros
m.cassie.612@gmail.com
132 Fowler Road
Northbridge , Massachusetts 01534

From: [Nikki PachecoTheard](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 3:00:25 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nikki PachecoTheard
nikkipachecotheard@gmail.com
1301 Hill PI
Port Townsend, Washington 98368

From: [Peter Dempsey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:59:06 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Dempsey
pgdemps@icloud.com
26055 W IL Route 134
Ingleside, Illinois 60041-9220

From: [Penelope Loucas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:58:31 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Penelope Loucas
phloucas@gmail.com
2801, N Narrows Drive, Unit E4
Tacoma, Washington 98407

From: [Denise Dynan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:56:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Dynan
dynandenise@gmail.com
4679 Quigg Drive, # 223
Santa Rosa, California 95409

From: [Sandra Jue](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:56:31 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Jue
jue@otc.isu.edu
5720 W Plantation Ln
Boise, Idaho 83703

From: [Jonathan Mitchell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:53:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Mitchell
throwaways@yahoo.com
109 Cove Pointe Way
Madison, Alabama 35757

From: [A.R. Puccio](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:49:17 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

A.R. Puccio
arpuccio@yahoo.com
859 Channing Circle
Benicia, California 94510

From: [Eric Robinson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:47:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Eric Robinson

Eric Robinson
black-rose@mindspring.com
1160 Jefferson Ave, Apt. 1
Memphis, Tennessee 38104

From: [Philip Simon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:46:29 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Philip Simon
philsim75@aol.com
PO Box 9473
San Rafael, California 94912

From: [Paul Lapidus](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:43:12 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Lapidus
plapidus@ebold.com
2995 Rea Ct
Aromas, California 95004

From: [Sharon Kosek](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:40:47 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Kosek
sharongkosek@hotmail.com
2 Wishbone
St. Joseph, Missouri 64506

From: [Pablo Wegesend](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:39:20 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pablo Wegesend
pwegesen@hawaii.edu
2649 Varsity Place, Apt 209
Honolulu, Hawaii 96826

From: [Lauren Jordan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:30:16 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Jordan
lj11737@yahoo.com
11737 S Racine
Chicago, Illinois 60643

From: [Billie Dawson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:30:04 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Billie Dawson
gr8bluhron@gmail.com
PO Box 1206
Kalaheo, Hawaii 96741

From: [Mary Landrum](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:19:40 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Landrum
marymeet27@gmail.com
718 W Cedar ST
Franklin, Kentucky 42134

From: [Patricia Panitz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:18:46 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Panitz
tpanitz123@gmail.com
76 Darien Rd.
Howell , New Jersey 07731

From: [Violet Young](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:17:54 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Violet Young
violet@peak.org
PO Box 1023
Yachats, Oregon 97498

From: [Jim Chlubna](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:16:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Jim Chlubna
jimpc35@yahoo.com
19445 eastland st
Roseville, Michigan 48066

From: [Renee O'Neil](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:13:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Renee O'Neil
oneiler18@gmail.com
2692 Highland Ave
Highland , California 92346

From: [Elsy Shallman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:13:05 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Elsy Shallman
gomerlu11@gmail.com
17294 37th Place North
Loxahatchee , Florida 33470

From: [Robert McDonnell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:11:49 AM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Robert McDonnell
r_mcdonnell@outlook.com
2C Liberty
Aliso Viejo, California 92656

From: [Elizabeth Ruegsegger](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:06:40 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Ruegsegger
eruegseg@gmail.com
1356 Northampton St
Holyoke, Massachusetts 01040

From: [Hedda Matheson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:01:43 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hedda Matheson
hmathesart@hotmail.com
1224 Birch St.
Valentine, Nebraska 692012340

From: [Justin Truong](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:55:05 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Justin Truong
justintruong56@gmail.com
33 Junior Terrace
San Francisco , California 94112

From: [Nora Jaffe](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:53:21 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nora Jaffe
ntayjaff@gmail.com
2424 Ellentown Rd
La Jolla, California 92037-1109

From: [John L. Staton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:51:16 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John L. Staton
ecdajls1945@gmail.com
25 West 132nd Street, Apartment 15A
New York, New York 10037

From: [Kathleen EZeminsky](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:50:25 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen EZeminsky
a2z810@verizon.net
9776 Riverside Circle Ellicott City MD
Ellicott City, Maryland 21042-5712

From: [jarret wolfman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:48:25 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

jarret wolfman
jpwnyc@hotmail.com
207 east 15th st.
new york, New York 10003

From: [Howard Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:47:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Howard Smith
hsmith0102@yahoo.com
6354 pine meadows drive
Spring Hill, Florida 34606

From: [Fawn King](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:46:12 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Fawn King
fawnpking@yahoo.com
60 Harbourton Woodsville Road
Pennington , New Jersey 08534

From: [Monte Pilling](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:39:46 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Monte Pilling
montster1@yahoo.com
1865 north Carbonville road
Helper, Utah 84526

From: [N E](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:38:28 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

N E

nelfarra333@yahoo.com

21822 Carol ct.

Santa Clarita, California 91390

From: [Alex Vazquez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:36:45 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Vazquez
vazull@yahoo.com
1027 arch
Philadelphia, Pennsylvania 19107

From: [jolly hibbits](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:36:40 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

jolly hibbits
egretflatsfarm@gmail.com
54070 bear creek
bandon, Oregon 97411

From: [Celeste Hong](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:35:17 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Celeste Hong
celestehong13@gmail.com
4758 CROMWELL AVE
Los Angeles, California 90027

From: [Holly Stuart](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:34:18 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Holly Stuart
hollybstuart@gmail.com
426 S Elizabeth St
s, Utah 84102

From: [James Hall](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:32:37 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Hall
hall.james007@yahoo.com
803 Wyndham Hill Pkwy
Temple, Texas 76502

From: [MELINDA MYERS-TOWER](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:29:37 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

MELINDA MYERS-TOWER

myersrelo@yahoo.com

228 N Irena av

Redondo Beach, California 90278

From: [mechtilde Grebner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:28:57 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

mechtilde Grebner
myersrelo@yahoo.com
228 N Irena av
Redondo Beach, California 90277

From: [mecky MYERS family](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:28:20 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

mecky MYERS family
myersrelo@yahoo.com
228 N Irena av
Redondo Beach, California 90277

From: [Frank Wilsey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:27:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Frank Wilsey
steam.head@verizon.net
310 Centre Ave
Towson, Maryland 21286

From: [Susan Tatro](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:26:14 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Tatro
silvermaven1949@gmail.com
3106 Harris St
Eureka, California 95503

From: [John Hobson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:25:51 AM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Hobson
insinuendo2@gmail.com
444 E 4th AVE
Escondido, California 92025

From: [Peter Lee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:24:51 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Lee
peterboothlee@hotmail.com
3910 Fulton St Apt 4
San Francisco, California 94118

From: [L M](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:23:42 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

L M
marshallteam@yahoo.com
18823 Cove Mill
Cypress , Texas 77433

From: [Gary Albright](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:22:38 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. These types of mergers always end up hurting the consumer. We all know that.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Albright
galbright68@gmail.com
21613 Echo Lake Rd
Snohomish, Washington 98296

From: [Celeste Wolf](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:21:42 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Celeste Wolf
cpwolf@gmail.com
658 SE 33rd Ct
Hillsboro , Oregon 97123

From: [Maggie Hughes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:17:46 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maggie Hughes
maggiehughes@shaw.ca
2325 Channing Way
Berkeley, California 94704

From: [Lorna Ferguson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:17:11 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorna Ferguson
lakelady1955@verizon.net
8 Pine Street
East Millinocket, Maine 04430

From: [Stephen Shubert](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:16:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Shubert
islandhome61@icloud.com
61 Sutherland Road
Friday Harbor, Washington 98250

From: [Richard Barker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:16:31 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Barker
rbarker@asu.edu
11103 SW Davies Road
Beaverton, Oregon 97007

From: [Sandi Aden](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:16:15 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandi Aden
ibshrt@aol.com
1621 Old Glory Road
Lincoln, Nebraska 68521

From: [Dianne Douglas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:16:07 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dianne Douglas
dianne.douglas@asu.edu
2723 East Valencia Drive
Phoenix, Arizona 85042

From: [Roberta Anderson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:13:59 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roberta Anderson
bertapoo@gmail.com
1024 S Cypress Dr
Mount Prospect, Illinois 60056

From: [Rita Davenport](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:13:24 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rita Davenport
ritadavenport33@gmail.com
232 E Peck St, # C
Lake Elsinore, California 92530

From: [Margie Halladin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:08:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margie Halladin
margiehalladin@yahoo.com
454 Las Gallinas Avenue, #149
San Rafael, California 94903

From: [Laurel Harris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:07:49 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurel Harris
laurel.harris@gmail.com
PO Box 88
Rutherford, California 94573

From: [Erika Schnarrs](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. It's insane!
Date: Sunday, May 26, 2024 1:06:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Erika

Erika Schnarrs
eschnarrs@yahoo.com
14010 Center Rd
Blairs Mills, Pennsylvania 17213

From: [Mykel Reese](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:05:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mykel Reese
onewolfphoto@gmail.com
6137 S. Barrister Rd.
Tucson, Arizona 85746

From: [Mary Deleon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:03:44 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Deleon
jzplion@yahoo.com
11 finchwell ct
San Jose , California 95138

From: [Eric Nalley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:02:02 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Nalley
ericnalley@hotmail.com
2836 Scenic Dr.
Clarksville, Tennessee 37043

From: [Stacy Goldschen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:01:18 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stacy Goldschen
stacya7176@yahoo.com
1842 Salem Ct
Gurnee, Illinois 60031

From: [Phallon Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:59:07 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phallon Davis
phaphadavis@gmail.com
935 Kingwood Street
Santa Rosa, California 95401

From: [James Williams](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:58:56 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
James Williams

James Williams
jameswil21@gmail.com
115 D Audino Lane
Rochester, New York 14624

From: [Eileen Hesseling](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:58:27 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eileen Hesseling
hesselin@gmail.com
3353 S. Quincy Ave.
Milwaukee, Wisconsin 53207-2721

From: [Karl Thompson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:58:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karl Thompson
kbt.pdx@gmail.com
2815 SE 58th Ave.
Portland, Oregon 97206

From: jordan.weinstock@columbia.edu
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:56:43 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

jordan.weinstock@columbia.edu
331 3rd St, 3R
Brooklyn, New York 11215

From: [Kelly Korkes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:55:16 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelly Korkes
kell74gt92@yahoo.com
6865 sundrop st
Harmony, Florida 34773

From: [Michael Carter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:54:11 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Carter
incandescent.dusk@gmail.com
3819 SE Holgate Blvd
Portland, Oregon 97202

From: [JS Brandenburger](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:53:25 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JS Brandenburger
shelbrandenburger@gmail.com
1815 NE 134TH AVE
Vancouver, Washington 98684

From: [Linda Greene](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:53:16 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Greene
lindagailgreene@icloud.com
10851 Crescent Moon
Houston, Texas 77064

From: [Janette Corcelius](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:52:44 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Janette Corcelius
jzcorcelius@gmail.com
2267 Carter Avenue, Unit 3
Saint Paul, Minnesota 55108

From: [Denise Edwards](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:51:20 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Edwards
denisee478@gmail.com
19887 Squaw Pl.
Redding, California 96022

From: [Miriam Cantor](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:51:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Miriam Cantor
miriamgleans@gmail.com
5810 Saturn St
Los Angeles, California 90019

From: [Susan Olive](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:50:36 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Olive
susanm.olive@gmail.com
2951 Anderson Morris Rd
Niles, Ohio 44446

From: [Parker & Paola Duncan Diaz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:50:04 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Parker & Paola Duncan Diaz
pduncs@gmail.com
926 Cherry St
Santa Rosa, California 95404

From: [Larry Miller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:47:12 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Larry Miller
larrydmiller@protonmail.com
16643 Hwy 331 North
Defuniak Springs, Florida 32433

From: [Noel Crim](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:47:05 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Noel Crim
chednlc@gmail.com
13249 W. Keystone Dr
Sun City West, Arizona 85375

From: [Harry Corsover](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:44:22 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harry Corsover
harrycors@icloud.com
9350 Dorchester St, #421
Highlands Ranch, Colorado 80129-3039

From: [Rachel Lindsey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:43:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rachel Lindsey
rwlindsey25@gmail.com
8349 S Calumet Ave
Chicago, Illinois 60619

From: [Sandra Flaskerud](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:39:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Flaskerud
sflask2@gmail.com
PO Box 178
Sandy, Oregon 97055

From: [Linda Madison](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:38:02 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Madison
lindamadison@hotmail.com
4433 2nd Ave E
Northport, Alabama 35473

From: [Mike Lundgren](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:35:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike Lundgren
mikerunkc@gmail.com
5841 Fontana Dr
Fairway, Kansas 66205

From: [Amanda Dickinson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:35:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amanda Dickinson
bettyyakima@aol.com
1322 South 18th Avenue, 135
Yakima, Washington 98902

From: [Tamara David](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:31:09 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tamara David
tcdpoetry@yahoo.com
4323 Colden Street
Flushing , New York 11355

From: [JENNIFER VINING](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:31:04 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JENNIFER VINING
guinevere.vining@gmail.com
5119 Palatine Ave N
Seattle, Washington 98103

From: [Frank Svejcar](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:30:57 AM

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Federal Trade Commission PUBLIC MEETING,

Hello, I am writing as a life long resident living in Eugene, OR. I have used credit cards and am concerned about lack of competition and consolidating power into fewer and fewer hands, result is I the consumer pay higher outrageous fees.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Frank Svejcar
racjevs@hotmail.com
1071 Fairfield Avenue 88 88
Eugene, Oregon 97402

From: [Joseph Hancock](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:30:10 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph Hancock
editor@labortoday.international
6233 Fountain Avenue
Los Angeles, California 90028-8268

From: [Mark Coller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:29:39 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Coller
mcoller@gmail.com
4462 Autumn Harvest Way
Shasta Lake, California 96019

From: [Katherine Williams](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:29:28 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Williams
kathi.m.williams@gmail.com
665 S. First Ave.
Canton, Illinois 61520

From: [Hildy Feen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:28:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hildy Feen
hildybee@gmail.com
4313 Maher Ave.
Madison, Wisconsin 53716

From: [Lily MacCormack](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:26:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lily MacCormack
lilymarmac@gmail.com
459 Aquitania Blvd W
Lethbridge, T1J 5H1

From: [Ronald MacArthur](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:25:06 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald MacArthur
june_macarthur@hotmail.com
1045 Hillandale Dr. E.
Port Orchard, Washington 98366

From: [Phyllis Bray](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:21:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phyllis Bray
broke59@gmail.com
12 S Walnut St
Hagerstown, Maryland 21740

From: [Thomas Douglas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:20:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Douglas
tdouglas36@outlook.com
41 Greenbriar Drive
Grayson, Kentucky 41143

From: [Charlotte Feck](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:20:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotte Feck
cfeck@gmail.com
301 10 th street, #6
Plummer, Idaho 83851

From: [Steve Hield](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:19:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Hield
steve.m.hield@gmail.com

From: [Garry Kramchak](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:18:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Garry Kramchak
gmkrachak@gmail.com
8542 Dairy View Lane, Apt, suite, bldg
Houston, Texas 77072

From: [Carla Holguin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:17:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carla Holguin
lakerjulie32@gmail.com
2228 Observatory Ave
Los Angeles , California 90027

From: [Janet Lai](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:17:11 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Lai
popoau@gmail.com
3382 Mira Vista Cir
SAN JOSE, California 95132

From: [Michael Pruett](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:16:52 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Pruett
michaelpuett@gmail.com
14 South Monterey St.
Mobile, Alabama 36604

From: [Janine Morgan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:14:53 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Janine Morgan
janineamorgan@hotmail.com
7561 Huron Place
Eden Prairie, Minnesota 55344

From: [Meryle A. Korn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:14:06 AM

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Federal Trade Commission PUBLIC MEETING,

Yes, this is a "form letter." I would not sign on if I did not agree 100%!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meryle A. Korn
merylekorn@gmail.com
2821 Huron St.
Bellingham, Washington 98226

From: [Natalie Clark](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:13:58 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Natalie Clark
natalieclark1296@gmail.com
6 Elkrum Cove
Little Rock , Arkansas 72211

From: [Michelle Paul](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:13:32 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Paul
dasigiriraj@gmail.com
14405 B, FM 1826
Austin, Texas 78737

From: [Teresa Neidich](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:12:32 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Teresa Neidich
amtdn01@gmail.com
1214 Magnolia Ln
Branchburg, New Jersey 08876

From: [Cyndi Houck](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:11:47 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cyndi Houck
cshouck@sonic.net
308 GILBERT DR
SANTA ROSA, California 95405

From: [Judith Crim](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:10:37 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Crim
drpepperj.c@gmail.com
13249 West Keystone dr.
Sun City West, Arizona 85375

From: [Steven Aderhold](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:10:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Aderhold
sladerhold@gmail.com
PO Box 1135
Fallbrook, California 92088-1135

From: [Dustin Harman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:10:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dustin Harman
dharman87@gmail.com
43 Bishopsgate Dr, Apt. 1010
Cincinnati, Ohio 45246

From: [Bruce Heatley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:09:57 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bruce Heatley
videobruce@yahoo.com
618 Parkside Ave.
Buffalo, New York 14216

From: [Kathleen Stevens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:09:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Stevens
kathystevens17@gmail.com
715 Judson St
Lynden , Washington 98264

From: [Rodney Kantorski](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:08:31 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rodney Kantorski
rodney.kantorski@gmail.com
8922 The fairways
Clarence, New York 14031

From: [Maureen Heatley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:07:57 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Heatley
mahmedsec@yahoo.com
618 Parkside Ave.
Clarence, New York 14216

From: [Ann Pelzer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:07:41 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Pelzer
pelzers1975@gmail.com
18382 Meadow Lane
Strongsville, Ohio 44136-4336

From: [Merry Peix-Sherman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:07:16 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Merry Peix-Sherman
merrypdx3@gmail.com
9185 SW 91sst Ave H6
Portland, Oregon 97223

From: [Anthony Scarfone](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:04:18 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Anthony and Louise Scarfone

Anthony Scarfone
ads0642@gmail.com
9131 Southmont Cove Apt 204
Fort Myers , Florida 33908

From: [David Burns](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:04:11 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Burns
burns.david374@gmail.com
156 South Ave., Apt. 109
New Canaan, Connecticut 06840

From: [Franklin Harris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:03:29 AM

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Federal Trade Commission PUBLIC MEETING,

Capitalism is supposed to support competition not consolidation!

I hope you support competition

Sincerely,
Franklin Harris

Franklin Harris
oldguy14@gmail.com
154 W 5th Street 119
TEMPE, Arizona 85281

From: [John Yoist Jr.](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:02:50 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Yoist Jr.
jeyoist68@aol.com
1309 Bingham Ave NW
Warren, Ohio 44485

From: [Philip Francis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:02:29 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Philip Francis
philipnetwrx@gmail.com
218 Douglas Rd
Warwick, Rhode Island 02886-2785

From: [Elizabeth Kinslinger](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:02:10 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Kinslinger
lizkin44@yahoo.com
11088 N Mountain Breeze Dr
Tucson, Arizona 85737

From: [Kathleen McHendry](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:00:17 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen McHendry
kfmc64@protonmail.com
281 Chauncey Walker Lot 105
Belchertown, Massachusetts 01007

From: [David Schneider](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:52:24 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Schneider
margedavidpeace@gmail.com
78 Cedar Street
Branford, Connecticut 06405

From: [MARK FRANCIS LAURENTE](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) The Credit One/Discover mega-merger will impact consumers.
Date: Sunday, May 26, 2024 12:56:47 AM

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Federal Trade Commission PUBLIC MEETING,

How so?

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Honestly, as a person who hesitates getting a credit card because of the fees that will take off resources that I could use to pay for food, this merger will further dissuade me from getting one.

So, to the federal regulators; they should stop this mega-merger immediately.

Sincerely,

MARK FRANCIS LAURENTE
parrotflyers@protonmail.com
7640 LAKEWOOD PARK DRIVE
SACRAMENTO, California 95828

From: [Ann Brainard](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Too BIG for control - Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:56:19 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

This is important to me because consumers need choices - more choices, not less. One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Brainard
Holland, MI

Ann Brainard
annbrainard@gmail.com
3911 148th Ave
Holland, Michigan 49424

From: [Douglas Haller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) You Must Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:24:46 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

During Hurricane Katrina I was forced to use my credit card to pay my home mortgage & essential services due to the chaos throughout the City & the interruption of my usual income. It took me years to pay off the balance due to the exorbitant interest rates that compounded the balance. Circumstances can force persons to rely on credit cards who are otherwise responsible users. Please bear this in mind when deciding this issue.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Douglas Haller
dmthaller@gmail.com
25 E. Palmer, Apt. 88
Detroit, Michigan 48202

From: [Liz Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) You must stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:37:44 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Liz Davis
ldct@aol.com
586 Salola Ln
Brevard, North Carolina 28712-8489

From: [Daniel Will-Harris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] ANTI-COMPETITIVE (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 1:47:31 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Will-Harris
danielwill@gmail.com
2850 Angelo Drive
LOS ANGELES, California 90077

From: [Charrie Janzen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Do the right thing ! (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:16:12 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

I hate the fact that Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. These banks already have way too much power and this greedy merger is going to make things ever worse for their customers as they'll do whatever they want to gouge us more than they already do.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

There is no reason for this merger other than greed. I am a Discover customer and do not want to be a customer of Capital One as I dislike all their fees so will make sure I get a different credit card should this mega merger happen. Please stop this monopolization of our banking system which is already a mess due to lax federal oversight which lets them make reckless decisions for their get rich quick schemes which ultimately fail, leaving the customers and taxpayers holding the bag. You must do the right thing and stop this mega-merger immediately. Thank you.

Sincerely,

Charrie Janzen
cgjanzen@gmail.com
11232 Dayton Ave N
Seattle, Washington 98133

From: [Brittany Martin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Don't allow this merger!
Date: Sunday, May 26, 2024 12:59:31 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brittany Martin
realprimadonna@gmail.com
2698 8th Ave, Apt 20d
new york, New York 10030

From: [Joy Rosenberry Chase](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Don't let Credit One and Discover merge!
Date: Sunday, May 26, 2024 11:10:59 AM

NONCONFIDENTIAL // EXTERNAL

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Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joy Rosenberry Chase
joycarolrose@gmail.com
6521 Westin Dr.
Madison, Wisconsin 53719

From: [Terry Angelli](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] ENOUGH ALREADY! Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:29:06 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Angelli
twa252842@gmail.com
84 Sherwood Drive
Methuen, Massachusetts 01844

From: [carly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] From Newington Resident, Carly Wanner-Hyde, (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:12:16 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

carly
cwanner.hyde22@gmail.com
281 Back Ln
Newington, Connecticut 06111

From: [Camille Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Noooooooo! Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 7:56:41 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately. PLEASE.

Sincerely,

Camille Smith
camillemsmith@icloud.com
PO Box 226
Seneca , Wisconsin 54654

From: [Gennifer Smith](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Please prevent the Credit One/Discover mega-merger so we can protect Americans.
Date: Sunday, May 26, 2024 1:14:22 PM

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Federal Trade Commission PUBLIC MEETING,

I am a resident in Nevada and want to voice my concerns to lawmakers.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Gennifer Smith

Gennifer Smith
gennsmith@gmail.com
6510 Mooncrest Dr
Sparks, Nevada 89436

From: [Bert Morris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Say no to the Capital One/Discover Merger
Date: Sunday, May 26, 2024 8:37:05 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

I am a Capital One Union Plus Master Card customer and there are conveniences to having the Card, it is still necessary that federal regulators stop this mega-merger immediately.

Sincerely,

Bert Morris
bertmo1011@aol.com
192 Burnett Avenue. Unit C9
Maplewood , New Jersey 07040

From: [Norman Thornton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Capital One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:47:59 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Norman Thornton
nthornton001@mac.com
436 Pinon Creek Rd SE
Albuquerque, New Mexico 87123

From: [Ben Goodin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Capital One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:50:25 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ben Goodin
ibedone@hotmail.com
103 Pine Edge Drive
Coaldale, Colorado 81222

From: [Fred Nussbaum](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Capital One/Discover merger.
Date: Sunday, May 26, 2024 3:21:46 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

As a Discover cardholder, I strenuously oppose the acquisition of Discover by Capital One. Capital One, is one of the largest banks in the U.S. It announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Fred Nussbaum
fredtrain@aol.com
1011 57th St.
Port Townsend, Washington 98368-1224

From: [Ryan Parlin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Capital One/Discover merger
Date: Sunday, May 26, 2024 1:31:07 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ryan Parlin
ryan@ryanparlin.com
801 S Garfield Ave Unit 169
Traverse City , Michigan 49686

From: [Becky Wharton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:56:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Credit card companies are already gouging consumers. Don't allow this merger. Government should not let companies loan shark rates. Do your Job. No wonder we are all struggling. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Becky Wharton
earth_madre@hotmail.com
515 Lower Red Rock Rd
Bastrop , Texas 78602

From: [Penelope S](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 11:54:08 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Penelope S
penny@cpgjobs.com
535 JACKSON
Pasadena, California 91104

From: [Kristin Kokal](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 10:23:42 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristin Kokal
kristin.kokal@gmail.com
1724 Brazo Circle
Harlingen, Texas 78552

From: [Lisa Baxter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 9:53:56 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Baxter
flotepus1212@hotmail.com
17770 sw Jersey Ct
Aloha , Oregon 97078

From: [Dominic Stricherz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 8:14:51 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dominic

Dominic Stricherz
dom.stricherz@gmail.com
2221 Countryside Drive
Bedford, Texas 76021

From: [Andrea Doukas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger
Date: Sunday, May 26, 2024 6:47:26 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Federal regulators must stop this mega-merger immediately.

Andrea Doukas
avdoukas@hotmail.com
168 Coolidge Street
Brookline, Massachusetts 02446

From: [Anette Stauske](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 4:47:44 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anette Stauske
anetestauske.care2@gmail.com
1020 Wayson Way
Davidsonville, Maryland 21035

From: [Mary Tully](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger. Too much power in too few hands is never a good thing
Date: Sunday, May 26, 2024 4:32:39 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Tully
bsorensen14@my.asl.edu
201 WELLINGTON ST
ASHEVILLE, North Carolina 28806

From: [Eric Birdwhistell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:44:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Birdwhistell
scott.birdwhistell@gmail.com
19001 Romano Dr
Lexington, Texas 78621

From: [Emily Edmond](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:26:31 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Emily Edmond
silty.cleats_0q@icloud.com
2952 Weald Way, 2511
Sacramento, California 95833

From: [Deva Jasheway](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger!
Date: Sunday, May 26, 2024 12:25:28 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Deva Jasheway
devalaeljash@gmail.com
128 Warren St
Lowell, Massachusetts 01852

From: [Dr. Dennis Guido](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover Mega-Merger
Date: Sunday, May 26, 2024 12:46:52 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dr. Dennis Guido
dguido@mac.com
502 Cullum Court
Lincoln, California 95648

From: [Brian Campbell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:15:39 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian Campbell
campbellbe@aol.com
5187 Threshing Place
Delaware, Ohio 43015

From: [Stuart Rubinow](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover merger.
Date: Sunday, May 26, 2024 12:40:23 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Stuart Rubinow
srubinow@gmail.com
19 Thatcher St
Brookline , Massachusetts 02446

From: [John Reid](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover merger
Date: Sunday, May 26, 2024 12:38:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One has announced a \$35.3 billion dollar deal to acquire Discover Financial Services. If allowed, this merger would create the sixth largest bank in the US and massively impact the credit card industry.

A merger of this magnitude further concentrates power in a handful of national banks that will surely limit competition and reduce banking options resulting in higher consumer costs. When the next banking crisis inevitably comes along this "too big to fail" bank will come with hand out for a huge taxpayer bailout subsidy.

Federal regulators must stop this mega-merger immediately for the benefit of the overall US economy and not a handful of bank executives and investors.

Sincerely,

John Reid
ja.reidjr@gmail.com
8617 Keri Ct
Franksville, Wisconsin 53126

From: [Karen Kirk](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit Oneand Discover Mega-merger
Date: Sunday, May 26, 2024 7:08:36 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Kirk
kekirk10@gmail.com
59 Ross St
Williamsport, Pennsylvania 17701

From: [jim Barber](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the mega-merger. (PUBLIC MEETING)
Date: Sunday, May 26, 2024 12:44:53 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

jim Barber
jimbarber2125@yahoo.com
4828 blue spruce
evergreen, Colorado 80439

From: [Francis Schilling](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] The Credit One/Discover mega-merger.is dangerous!
Date: Sunday, May 26, 2024 3:02:02 AM

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Federal Trade Commission PUBLIC MEETING,

As more and more corporate monoliths become impenetrably huge, we return more and more rapidly to the days of the robber barons and destructive monopolies. Isn't that why this country instituted anti-trust legislation all of those years ago? I believe the answer is "YES!" and we need to enforce that legislation and/or re-enact it. Enough is ENOUGH!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Francis Schilling
gumatzp@gmail.com
11651 S Lava Peak Avenue
Vail, Arizona 85641

From: [Sharon Paltin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] top the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 2:19:27 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Paltin
bluetoothfairy18@gmail.com
po box 18
Laytonville, California 95454

From: [Debbi Silverman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] WHAT HAPPENED TO ANTI-TRUST LAWS?? Stop the Capital One/Discover mega-merger!
Date: Sunday, May 26, 2024 1:36:43 AM

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Federal Trade Commission PUBLIC MEETING,

I'm a 73-yr-old retiree living in Cincinnati, Ohio, since 1981...with NO pension or earnings other than Social Security. I've just learned that Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

ARE YOU KIDDING?? WHY WOULD FTC ALLOW THIS??

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Federal regulators--DO YOUR JOB! Stop this mega-merger immediately to protect American businesses AND consumers!

Sincerely,
Deborah R. Silverman

Debbi Silverman
dootbox1@gmail.com
9999 Greenriver Drive
Cincinnati, Ohio 45231

From: [Dahlia Visconti](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] You must stop the Credit One/Discover mega-merger.
Date: Sunday, May 26, 2024 12:45:41 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dahlia Visconti
57dahlias@gmail.com
11 New St
Somerville , New Jersey 08876

From: [Kathleen Moss](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Capital One and Discover should Not merge
Date: Monday, May 27, 2024 2:48:25 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would let Capital One use the same "work around" Discover can making bank fees impossible to rein in. This merger would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Consumers deserve better, competition and all limits possible on bank fees.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Moss
mossytech@gmail.com
103 Red Eagle Trail
Hudson Oaks, Texas 76087

From: [D Bell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) I strongly urge you to Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:17:30 PM

NONCONFIDENTIAL // EXTERNAL

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Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

I strongly urge you to stop this merger before it is too late. We need more competition, not less. This merger would work against ordinary Americans and make it harder to have a healthy economy here in the USA. Please do your part to protect me and my fellow consumers.

Sincerely,

D Bell
toggle75700@gmail.com
1203 Coleridge Ct
Franklinton, North Carolina 27525

From: [Allen Wheeland](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) PLEASE! Save the financing options open to Shoppers! Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:43:09 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One is one of the largest banks in the U.S. This behemoth of finance announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with an enormous impact on the American credit card industry.

If approved, this mega-merger would lead to disastrous consolidation of power and influence in the lending market. This concentration would make it painfully difficult to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

Our healthy economy requires robust competition, and a successful democracy requires an economy that benefits all citizens. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Allen Wheeland
lenberttp@gmail.com
6105 N. Omaha Ave.
Portland, Oregon 97217

From: [Jahnavi Stenflo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) PLEASE: Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:22:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. I am a member of both Capital One and Discover and can tell you that Discover is FAR better.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. We cannot let this consolidation of power continue!

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. PLEASE DO NOT ALLOW THIS MERGER!

The federal regulators must stop this mega-merger immediately. We do not need more anti-trust problems with big banks and lending institutions. It's not ok!

Sincerely,

Jahnavi Stenflo
jahdevi@gmail.com
757 Wade Rd
Longmont, Colorado 80503

From: [Sandra Williams](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:47:38 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Williams
mimi.sandrawilliams@gmail.com
6231 E Mark Way Unit 31
Cave Creek, Arizona 85331

From: [Gilbert Wm. Gay](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:41:39 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gilbert Wm. Gay
sparkiegil@gmail.com
19140 Rolling Hills Dr
Porter, Texas 77365

From: [Jeff Hess](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:32:48 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Hess
jeffhess1@icloud.com
935 Linden Avenue
Boulder , Baden-Württemberg 80304

From: [Pat Criste](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:53:12 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Criste
pcris4@aol.com
51 Eaton Avenue
Woburn , Massachusetts 01801

From: [Rod Stokes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:40:06 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rod Stokes
azuresea11@yahoo.com
5208 Twin Creeks Drive
Valrico, Florida 33596

From: [ANN TIBBOT](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:30:54 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

ANN TIBBOT
treefrog54@gmail.com
948 B ST
ASHLAND, Oregon 97520

From: [Rick Daley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:26:08 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rick Daley
stent.karmic.0i@icloud.com
1 Milldale Ave
Southington, Connecticut 06479

From: [Donna Grubbs](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:16:26 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Grubbs
veragrubbs@aol.com
713 West 14th
The Dalles, Oregon 97058

From: [Margo Lund](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:15:56 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margo Lund
margolund@gmail.com
550 Vallombrosa Avenue
Chico CA, California 95927

From: [Arleen Zuniga](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:10:39 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Arleen Zuniga
zuniga.arleen@gmail.com
16399 Watson rd
Guerneville, California 95446

From: [Sophia Pan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:57:40 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sophia Pan
bestsophia1012@gmail.com
65 S Union Ave
Cranford, New Jersey 07016

From: [Mary Cooper](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:50:40 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Cooper
thunderisland00@gmail.com
921 Spring Street
Wausau, Wisconsin 54403

From: [Seth Silverman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:50:11 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Seth Silverman
ssilverman86@hotmail.com
60 East End Ave
New York , New York 10028

From: [Susan Rodriguez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:47:19 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Rodriguez
susanrod58@gmail.com
238 Riley Lane
Fredericksburg , Texas 78624

From: [Jane Randall](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:47:11 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Randall
womansailor46@yahoo.com
PO BOX 1085
Chestertown, Maryland 21620

From: [Dena Lenard](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:46:25 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dena Lenard
afrodeniac@gmail.com
5000 Biscayne Blvd.
Miami, Florida 33137

From: [mari vanantwerp](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:42:26 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

mari vanantwerp
marianneva3@gmail.com
655 eden park dr
cincinnati, Ohio 45202

From: [Tika Bordelon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:42:20 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tika Bordelon
tikab1@gmail.com
1400 Hubbell Pl
Seattle, Washington 98101

From: [Marla Flores-Jauregui](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:35:28 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marla Flores-Jauregui
senorajauregui68@yahoo.com
6300 Denslow Way
Sacramento, California 95823

From: [Judy Moran](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:28:31 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Judy Moran
timstarjudy@aol.com
6109 N Star Dr
Callaway, Florida 32404

From: [Susan Eckstein](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:12:26 PM

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Eckstein
stuie1225@gmail.com
9 Beverly Rd
Stanhope, New Jersey 07874-2433

From: [Alex Ross](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:11:10 PM

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Ross
psycho.at.berea@gmail.com
118 Shelby St APT 11
Auburndale, Florida 33823

From: [Alan Wortman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:02:33 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Consolidations such as this proposal are injurious to customers and the economy as it reduces choice by creating a huge monopolistic organization. The beneficiaries of this merger will be shareholders and company management, not working people.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan Wortman
alan.wortman@outlook.com
93 Jeter Street
Redwood City, California 94062

From: [Wanda Wright](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 8:41:42 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Wanda Wright
vanjalee3@aol.com
2040 Lima St
Aurora , Colorado 80010

From: [Thomas Price](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 8:34:02 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Price
speedingvelo@gmail.com
472 Saratoga Street
Boston, Massachusetts 02128

From: [Mark Leeson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 8:24:44 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Leeson
matrix3399@gmail.com
44 Hickory Court
Orwigsburg, Pennsylvania 17961

From: [Christine King Walter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 8:19:05 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One is all ready not friendly to their customers, do not give them carte blanche to totally ignore the financial stressors they place on consumers. We do not need any further financial industry super power's, we need smaller financial resources so consumers are heard and honored.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Christine King Walter

Christine King Walter
chrisatschoolandantiques@gmail.com
6923 Vance Street
Arvada, Colorado 80003

From: [BARRIE GILE](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:55:43 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely, Barrie Gile

BARRIE GILE
barriegilerfc@shaw.ca
336 36th Street #385, OTHER
Bellingham, Washington 98225

From: [Caroline B. Miller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:51:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caroline B. Miller
cmiller1049@outlook.com
6834 - 4th Ave. No.
Saint. Petersburg, Florida 33710

From: [denise mulligan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:42:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

denise mulligan
barknbyte2@hotmail.com
7890 W Boysen Road
Oak Harbor, Ohio 43449

From: [Heather Mock](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:40:30 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Heather Mock

Heather Mock
garnetpearl@hotmail.com
3447 King Bradford Drive
Baton Rouge, Louisiana 70816

From: [Rolland Lee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:39:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Rolland O. H. Lee

Rolland Lee
rollielee@icloud.com
255 North Forest Street
Bellingham , Washington 98225-5842

From: [Aaron Honore](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:23:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Aaron Honore
aaronhonore@yahoo.com
334 BOMBING RANGE ROAD COLUMBIA
Columbia, South Carolina 29229-4094

From: [Caroline Gihlstorf](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:14:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caroline Gihlstorf
caroline.gihlstorf@gmail.com
1800 Jefferson Parke Avenue
Charlottesville, Virginia 22903

From: [Peggy Erickson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:13:15 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peggy Erickson
dr.whopeggy@gmail.com
2805 East Lake Street. Apt. 307
Minneapolis, Minnesota 55406

From: [Cynthia Brockway](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 6:46:35 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Brockway
cindy.brockway@gmail.com
1664 nebraska ave e
ST PAUL, Minnesota 55106

From: [Summer Downing](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 6:13:59 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Summer Downing
summers808@gmail.com
88 Oak St Apt 4
Hudson Falls, New York 12839

From: [Erh-Yen To](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 6:05:08 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Erh-Yen To
sea11wa@yahoo.com
3936 Stanwick Ave
Sacramento, California 95835

From: [Holly Moore](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:56:54 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Holly Moore
hollyolly939@gmail.com
4517 PETALUMA AVE.
Lakewood, California 90713

From: [L Dennis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:45:41 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

L Dennis
leemichelsen@hotmail.fr
4320 S Davidson Dr
Independence, Missouri 64055

From: [Natasha Saravanja](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:44:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Natasha Saravanja
nysarav@gmail.com
3827 Cesar chavez
SF, California 94131

From: [Doris Jackson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:29:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doris Jackson
djdiva528@gmail.com
5405 Wheatcross Pl
Raleigh, North Carolina 27610

From: [Sharon Frank](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:21:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Frank
featherlover59@gmail.com
2006 Pheasant Dr
Highland Village, Texas 75077

From: [Mary Goetz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:20:47 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Goetz
zira3390@yahoo.com
15 Raymond Ct
East haven Ct, Connecticut 06512

From: [Samhitha Sreenivasan](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:07:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Samhitha Sreenivasan
samhitha.sreenivasan@gmail.com
152 Hickory Corner Rd Apt 904
East Windsor, New Jersey 08520

From: [ML Tarolli](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:00:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

ML Tarolli
ivanviggo@yahoo.com
809 County Route 21
Hannibal, New York 13074

From: [Daniel Goldberg](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 4:25:30 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Goldberg
dan.gold1014@gmail.com
1269 Baylor Pl
Riverside, California 92506

From: [Marlo Dowell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 4:14:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marlo Dowell
msmarlomunoz@yahoo.com
726 14th Street
San Francisco, California 94114

From: [Shawn Johnson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:58:44 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shawn Johnson
shawninbarca@gmail.com
951 Stratford Dr
Encinitas, California 92024

From: [Tj Stob](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:56:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tj Stob
tjstob@yahoo.com
1515 S Miller Ave Trlr 29
Marion, Indiana 46953

From: [Laura Manges](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:50:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Manges
lauramanges6@gmail.com
99 Neely S.
Berea, Kentucky 40403

From: [James R Swenson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:46:36 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

James R Swenson
jrswenson@prodigy.net
308H Vairo Boulevard
State College, PA, Pennsylvania 16803

From: [Brian Federici](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:45:12 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Brian Federici

Brian Federici
benerdin@gmail.com
5946 Waterfowl Rd
Schnecksville, Pennsylvania 18078

From: [Joseph McCullough](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:43:51 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph McCullough
jerseyman01@gmail.com
1854 Plymouth Dr
Woodlyn, Pennsylvania 19094

From: [Jonna Young](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:37:46 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonna Young
jjyoung811@gmail.com
151 S. Locust Hill Dr.
Lexington , Kentucky 40517

From: [Carole Garza](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:29:02 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Carole Garza
cygarza40@gmail.com
1761 RED POPPY DR
Brighton, Colorado 80601

From: [Barry Zakar](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:23:38 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barry Zakar
bzakar30@gmail.com
341 Stinson St, #3
Vallejo, California 94591

From: [Ric Yeager](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:47:22 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ric Yeager
ricyeager54@gmail.com
1544 Timberwood Ct
Sycamore, Illinois 60178

From: [Rev. Maurice Hagen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:46:42 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rev. Maurice Hagen
ptrmaury@hotmail.com
2655 Viola Heights Dr NE
Rochester, Minnesota 55906

From: [Colleen Tepen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:42:38 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Colleen Tepen
colleentepen81@gmail.com
441 Dogwood Hills Ct.
Ballwin, Missouri 63021

From: [Darrell Trombley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:39:44 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Darrell Trombley
christashead@gmail.com
252 Ridge road
Palm Springs, California 92264

From: [MaryEllen Foley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:34:32 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
MaryEllen Foley

MaryEllen Foley
mef122.mf@gmail.com
3525 N 100th st
Milwaukee, Wisconsin 53222

From: [Susan Steepy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:32:40 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Steepy
sb47steepy@gmail.com
2001 S. Clinton Ave Rochester New York 14618, E205
Rochester, New York 14618

From: [Deb Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:05:00 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately. We cannot become a country of mega corporations that bleed the people dry. Then watch and endure the political game of manipulating voters to complain about inflation. We have allowed "big business" to take all the profits and make the ordinary citizen fighting to stay above financial water.

Sincerely,
Deborah Wilson

Deb Wilson
dswilson@me.com
17655 Harmony Church Rd
HAMILTON, Virginia 20158

From: [Laura Hanks](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:59:02 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Hanks
laura.hanks7@gmail.com
6281 SE Deering Ct
Milwaukie, Oregon 97222

From: [Laura Salvati](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:55:38 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Salvati
bgl93@aol.com
2210 Saint Ives Ln
Hernando, Mississippi 38632

From: [Beth Ellis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:48:21 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beth Ellis
ellisbeth8@gmail.com
111 Logan St
Rock Springs, Wyoming 82901

From: [Javier Rivera](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:34:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Javier Rivera
jvrriveradiaz719@gmail.com
55 South 3rd St.
Brooklyn, New York 11249

From: [Sara Bakker](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:24:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sara Bakker
judacia1978@gmail.com
3107 E Zeering Rd
Denair, California 95316

From: [Marcia Lewis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:23:44 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcia Lewis
marcia.lewis@valpo.edu
1300 Winding Ridge Lane
Valparaiso, Indiana 46383

From: [Wilfredo R. Santiago](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:20:03 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wilfredo R. Santiago
freddy11220@aol.com
262 45th Street
Brooklyn , New York 11220

From: [bernardo Alayza Mujica](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:16:45 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

bernardo Alayza Mujica
beralmu@hotmail.com
133 Sioux St,
Sioux city, Iowa 51103

From: [Elizabeth Archetto](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:16:22 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Archetto
lizarchetto@yahoo.com
44 Fernbrook Court
Cranston, Rhode Island 02920

From: [Deanka Grisham](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:15:19 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Deanka Grisham
deanka_grisham@hotmail.com
3017 Summercourt Drive
Jonesboro, Georgia 30236

From: [April Woods](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:09:01 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

The last thing American needs is another monopoly. I say Hell NO. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

April Woods
ms.april.woods@gmail.com
5716 Kennyhill Dr,
Anchorage, Alaska 99504

From: [Wilfredo R. Santiago](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:07:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wilfredo R. Santiago
freddy11220@aol.com
262 45th street apt 1r
Brooklyn ny, New York 11220

From: [Pauline Kahney](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:06:43 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Pauline Kahney
pfkahney@mac.com
777 Grove Street
San Francisco, California 94103

From: [Erica Himes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:05:13 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Erica Himes
bhimes289@yahoo.com
505 E Braddock Road Apartment 205
Alexandria, Virginia 22314

From: [Gary Glover](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:04:07 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Glover
garyglove@gmail.com
200 Crescent Drive
Longview, Texas 75602

From: [Gary Glover](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:03:16 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Glover
gary.glove@gmail.com
200 Crescent Drive
Longview, Texas 75602

From: [sharlya gold](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:51:07 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

sharlya gold
sharlya1@icloud.com
406 McArthur Ave
Sarasota,, Florida 34243

From: [Sharon Newell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/DiscoverStop the steal mega-merger.
Date: Monday, May 27, 2024 12:39:02 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Newell
snewell844@gmail.com
4117 Karl Rd. #203
Columbus, Ohio 43224

From: [Judy Vance](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:31:48 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Judy Vance
jv6vance@gmail.com
2173 53rd Avé SW
Albany, Oregon 97321

From: [Elene Gooze](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:24:14 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elene Gooze
goozeelene11@gmail.com
8 North Hill Dr
Ballston Lake, New York 12019

From: [Cynthia Lehman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:23:39 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Lehman
lehman.cynthia@gmail.com
994 S Belvoir Blvd
Cleveland, Ohio 44121

From: [Karen Gollrad](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:05:45 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Gollrad
karenrad@gmail.com
1155 Wesley Ave
Evanston, Illinois 60202

From: [Donald Shaw](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:00:26 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donald Shaw
pballdon.rcsp@gmail.com
1906 Hawaii Ave NE, St Petersburg,FL
Saint Petersburg, Florida 33703

From: [Gayle Kanachki](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:53:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gayle Kanachki
gaylek6179@gmail.com
6158 Beebe Ave
Warren, Michigan 48092

From: [evelyn meier](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:49:06 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Interest rates are already too high!

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Evelyn Meier

evelyn meier
evie3937@gmail.com
3909 Shaker run circle
fairfield, California 94533

From: [Cheryl Militello](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:41:52 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Militello
militellocheryl@yahoo.com
29 Conway Drive
Greenville, South Carolina 29615

From: [Jim Lowe](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:31:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Lowe
lowemail1124@gmail.com
612 Sycamore Mill Dr
Gahanna, Ohio 43230

From: [Julie Adelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:12:37 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Adelson
jpadelson@gmail.com
910 W Paseo Del Mar
San Pedro, California 90731

From: [robert sander](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:11:24 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

robert sander
resander2@gmail.com
5507 Redstart St
HOUSTON, Texas 77096

From: [Lynne Mattingly](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:58:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynne Mattingly
matlyn929@gmail.com
602 Cottonwood Street
Coleman, Texas 76834

From: [Robin Redden](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:53:06 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Redden
robinredden60@gmail.com
18217 Stebbins road
Presque Isle , Michigan 49777

From: [Tracey Dare](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:49:47 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tracey Dare
traceydare1@hotmail.com

From: [Tim Cook](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:47:03 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tim Cook
cook4q@gmail.com
81 Devitt Rd
Rochester, New York 14615

From: [Siamak Fooladi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:38:51 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Siamak Fooladi
vajebe@hotmail.com
4360 W Amazon Dr
Eugene, Oregon 97405

From: [Allison Rensch](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:30:24 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Allison Rensch
alli.rensch@gmail.com
Rodeo Drive
Los Angeles, California 90210

From: [Micaela Segal](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:29:52 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Micaela Segal
micachu87@gmail.com
4714 Kinglet St
Houston, Texas 77035

From: [Karen Hotra](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:20:33 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Hotra
karen.hotra@gmail.com
21661 Brookhurst Street
Huntington Beach, California 92646

From: [Karen Hotra](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:09:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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Sincerely,

Karen Hotra
karen.hotra@gmail.com
21661 Brookhurst Street
Huntington Beach, California 92646

From: [Tammy Duran](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:08:37 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tammy Duran
tduran36522@gmail.com
4747 Markham Woods Ct
Houston, Texas 77345

From: [Gabriel DeTolla](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:58:53 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gabriel DeTolla
gdetolla@hotmail.com
8228 CADWALADER AVE
Elkins Park , Pennsylvania 19027-2406

From: [Susanna Stone](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:52:52 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susanna Stone
luvapug2012@gmail.com
5 Barberry Lane
Middle Island, New York 11953

From: [Deborah Orlando](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:47:09 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Orlando
deborahorlando52@gmail.com
PO Box 472
Garberville, California 95542

From: [Thomas Talbot](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 9:00:42 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Talbot
tntalbot56@gmail.com
210 Mesa Vista Rd.
Anthony, New Mexico 88021

From: [Thomas Dawe](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 8:36:50 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Dawe
tomdawe67@gmail.com
32279 Blackwater Road
Frankford, Delaware 19945

From: [Hans Krause](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:38:15 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hans Krause
hkrause@gmail.com
8523 De Moss Drive
Houston, Texas 77036-4717

From: [lanny taylor](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:35:39 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

lanny taylor
tlanny1948@gmail.com
600 holly av ap d 5
gadsden, Alabama 35901

From: [Vinny Gaj](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 7:25:57 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Vinny Gaj
xbax101@sbcglobal.net
2451 Findlay Cir. NW
Uniontown, Ohio 44685

From: [Dwayne Thomas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 6:19:55 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dwayne Thomas
barronaugustus@outlook.com
3040 w ridge rd
Gary , Indiana 46408

From: [Lorraine Brabham](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 6:13:00 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorraine Brabham
tweety336@gmail.com
932 Bloomfield St.
Hoboken, New Jersey 07030

From: [Kathleen Darrah](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 4:39:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Darrah
kittyqueen1961@gmail.com
3705 South George Mason Dr
Falling Church VA, Virginia 22041

From: [Editeur Editeur](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 4:25:41 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Editeur Editeur
editeur@poesies.net
1000 torrey pines dr
La Jolla, California 92037

From: [James Hawk](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 4:19:35 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Hawk
jamie_hawk50@hotmail.com
1754 Ridgewood Dr NE
Atlanta, Georgia 30307

From: [Rachel Verdugo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:37:21 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rachel Verdugo
rachelmercedesverdugo2017@gmail.com
371 Avocado St. Apt.#10
Costa Mesa, California 92627-7307

From: [Rachel Verdugo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:36:54 AM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Rachel Verdugo
rachelmercedesverdugo2017@gmail.com
371 Avocado St. Apt.#10
Costa Mesa, California 92627

From: [Kathleen Darrah](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:36:23 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Darrah
katmom46@gmail.com
3705 South George Mason Dr
Falls Church VA, Virginia 22041

From: [G D Abbott](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:25:26 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

G D Abbott
med32g@aol.com
549 Pattison St NE
Olympia, Washington 98506

From: [Zoe Spiropoulou](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:59:47 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Zoe Spiropoulou
zoeds13@gmail.com
Manis 7
Haidari, New York 12436

From: [Lore Wintergreen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:38:15 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lore Wintergreen
wintergreen.lore@gmail.com
17526 Westside Hwy SW
Vashon, Washington 98070

From: [Carol Claus](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:33:28 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Claus
cdclaus@mindspring.com
651 Foxcroft Circle SE
Marietta, Georgia 30067

From: [Kathleen Fernandez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:32:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Fernandez
kfernandez2576@gmail.com
5615 Via De Campo
Huntington Beach, California 92887

From: [Mary Lewandowski](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 2:29:02 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Lewandowski
northwoodslewy@gmail.com
3840 Sheep Ranch Road
Rhineland , Wisconsin 54501

From: [Joanne Keating](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:24:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Keating
cheech579@yahoo.com
1304 Bridgehampton Dr.
Plainfield, Illinois 60586

From: [Karol Long](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:20:52 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karol Long
karol3875@gmail.com
12912, E. 12th Ave., #135
Spokane Valley, Washington 99216

From: [Rachel Fickey](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:52:12 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Rachel Fickey
rachelfickey@gmail.com
322 Lelia St
Palestine, Texas 75803

From: [Dawnell DM](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:49:09 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawnell DM
dorotea.ana@gmail.com
14921 93RD BLVD NE
Bothell, Washington 98011

From: [Karen Procter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:01:25 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Procter
kmprocter1@gmail.com
2500 St. Elias Drive
Anchorage, Alaska 99517

From: [Margo Vanderhill](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:01:22 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. I strongly urge you to reject this plan.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margo Vanderhill
margo@midlands.net
504 Garfield St.
Alton, Iowa 51003

From: [Sonja Baris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 11:56:55 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sonja Baris
sonjaleesloth@gmail.com
86 Grove St
Clinton, Massachusetts 01510

From: [Cheryl Romanek](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] I urge you to stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 3:50:01 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

As federal regulatory agencies, I urge you to oppose the merger of Capital One, one of the largest banks in the U.S, and Discover Financial Services. This merger would create the nation's sixth largest bank with a massive impact on the credit card industry. And that impact would be borne by US businesses and their customers who accept/use credit cards.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. In my mind, it is theft--pure and simple.

Please do all you can to stop this mega-merger immediately.

Sincerely,
Cheryl Romanek.

Cheryl Romanek
romanek.cheryl3@gmail.com
3409 Stardust Court NE
Albuquerque, New Mexico 87110

From: [Dolores Takla](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] NJ resident for 59 years. The federal regulators must stop this mega-merger immediately! Credit(PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:03:53 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dolores Takla
dolores.takla@gmail.com
125 birmingham lane
monroe twsp, New Jersey 08831

From: [Robert Longoni Jr.](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] No merger between Discover and Capital One
Date: Monday, May 27, 2024 3:11:18 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry, including less competition in the credit market, where we need more, not less competition. The current system is failing everyday consumers, and small businesses, with high interest rates and credit card fees. This merger will likely make things worse, since less competition usually means greater costs passed onto consumers, as well as businesses that accept credit cards

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This merger would most likely mean fewer credit options for consumers.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

For all of the reasons above, Federal regulators must stop this mega-merger immediately.

Sincerely,
Robert Longoni, Jr.
Mesa AZ

Robert Longoni Jr.
rlongoni01@gmail.com
253 N. 55th Place
Mesa, Arizona 85205

From: [M Presley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop banks
Date: Monday, May 27, 2024 10:44:02 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

M Presley
to_mpres@yahoo.com
PO BOX 8404
Anniston , Alabama 36202

From: [Barbara White](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 5:18:36 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

The Capital One - Discover merger will be. Ad for consumers. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara White
bawhite2012@gmail.com
329 Franklin Ave
PITTSBURGH, Pennsylvania 15221

From: [Katherine Moseley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 12:18:29 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Moseley
im.semibold@gmail.com
3576 W Lyndale
Chicago, Illinois 60647

From: [Klaus Steinbrecher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:16:24 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Klaus Steinbrecher
kps@ksteinbrecher.com
3658 Mighty Oak St
Castle Rock, New Mexico 87710

From: [Kristin Huntoon](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:07:59 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristin Huntoon
kristinhuntoon@gmail.com
43 Winner Ave
Columbus, Ohio 43203

From: [Madeleine West](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] URGENT: (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 10:50:30 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Madeleine West
mcw03015@gmail.com
3203 E Covenanter DR
Bloomington, Indiana 47401

From: [Jayme Weare](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] We the people are against this merger. Stop the Credit One/Discover mega-merger.
Date: Monday, May 27, 2024 1:50:36 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, already too large, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jayme Weare
scifidancer@yahoo.com
3510 N 9th St. Lot 99
Carter Lake, Iowa 51510

From: [Hannahlore Trickett](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Please reject the merger of Discover and Capital One
Date: Tuesday, May 28, 2024 8:04:26 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Hannahlore Trickett
spoutcove@gmail.com
50 Father Rasle Rd
Norridgewock, Maine 04957

From: [Jordan Grief](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Please stop the Capital One/Discover mega-merger
Date: Tuesday, May 28, 2024 5:57:01 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

To Whom It May Concern,

The merger between Capital One and Discover would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jordan G

Concerned American Citizen

Jordan Grief

jordan.grief@gmail.com

138 n Harper ave

Los Angeles, California 90048

From: [David Olive](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.
Date: Tuesday, May 28, 2024 10:23:31 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Olive
dolive@gmail.com
1541 Barnbrook Cv
Antioch, Tennessee 37013-2875

From: [Lorraine Nelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:13:11 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorraine Nelson
lorrainen007@gmail.com
7310 SW 149 Court
Miami , Florida 33193

From: [Querido Galdo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:37:01 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Querido Galdo
querido@queridomundo.com
PO Box 1415
Gualala, California 95445

From: [Barbara Darnell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:15:00 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Darnell
barbaraa.darnell@gmail.com
1816 Appaloosa Dr
Sumter, South Carolina 29154

From: [Bruna Laurent](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:58:00 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bruna Laurent
brunalaurent@yahoo.com
1850 Jupiter Boulevard Southwest
Palm Bay, Florida 32908

From: [Pamela Dannacher Zepeda](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:51:33 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela Dannacher Zepeda
pammyd1313@gmail.com
2519 PERSHING AVE
Davenport, Iowa 52803

From: [m farrar](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:42:25 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

m farrar
jmarie1620@gmail.com
jackson
jackson, Mississippi 39286

From: [john & kristine quintero](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:19:02 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

john & kristine quintero
john39quintero@gmail.com
10332 S. Spring Ave.
Yuma, Arizona 85365-6144

From: [joel lorimer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 7:36:38 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

joel lorimer
jlorimer@unm.edu
5700 copper ave ne apt b1
abq, New Mexico 87108-1678

From: [Sarada Cleary](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 7:29:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarada Cleary
sdcleary2010@hotmail.com
5316 Ontario Street
Oceanside, California 92056

From: [Scout Perry](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 7:07:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scout Perry
scout.perry@gmail.com
10 King St
Dorchester, Massachusetts 02122

From: [Gabor Petry](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 6:32:51 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely, Gabor Petry

Gabor Petry
gdpsia@hotmail.com
35134 Dunston Dr
Sterling Heights, Michigan 48310

From: [P R](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 6:05:41 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

P R

prnbsn@gmail.com

pob 664

Gig Harbor, Washington 98382

From: [Deborah Cate](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:36:13 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Cate
dfcate@gmail.com
2499 N 50th St
Philadelphia, Pennsylvania 19131

From: [Linda Evinger](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:36:07 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Evinger
levinger@usi.edu
1300 Mohr Rd
Evansville, Indiana 47720

From: [Julia Farhat](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:22:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julia Farhat
tallyisham07@gmail.com
84 E Main St
Beacon, New York 12508

From: [Kimberly Gronemeyer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:19:12 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kimberly Gronemeyer
kgronemeyer@gmail.com
8430 Lopez Drive
Tampa, Florida 33615

From: [Benjamin Bingaman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:10:16 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely, Benjamin Bingaman

Benjamin Bingaman
benbenbingaman4@gmail.com
10 Hidden Oaks
Trabuco Canyon , California 92679

From: [Lynda Dobens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 4:25:19 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Lynda Dobens

Lynda Dobens
dobensl@icloud.com
21 Ducas Avenue
Nashua , New Hampshire 03063

From: [Patricia Horter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 4:12:41 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

I have had many credit cards over my 72 years on earth, including both Capitol One and Discover. In my experience, every credit card company uses diffuse language to confuse their users so that they can hide their repetitive raising of fees and charges. And the bigger the company, the more pages of obscure financial and legal language. I've learned through costly experience that bigger is never better when it comes to private business--the bigger they get, the more power they have over their industry and our politicians, and therefore over the very laws and regulations that are supposed to protect US citizens.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Horter
lacengh@gmail.com
17827 NW Sauvie Is. Rd.
Portland, Oregon 97231

From: [Gregg Eisman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 3:44:05 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Gregg Eisman
greggeisman@gmail.com
19823 Santee Lane
Valley Center, California 92082

From: [Steve Kiffmeyer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 3:32:24 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Kiffmeyer
torkenflogger@gmail.com
1425 Amberwood Lane,
Painesville, Ohio 44077

From: [Saulo Colón](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 3:13:33 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Saulo Colón
saulocolon@gmail.com
370 Asylum St
Hartford, Connecticut 06103-2025

From: [Joan Sadlo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:58:38 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Joan Sadlo
jesadlo@aol.com
652 E Gray Friar, #1051
Lake Sherwood , Missouri 63357

From: [Emily Bradley](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:54:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Emily Bradley
eeb0017@gmail.com
2 Highland Park
Cambridge, Massachusetts 02139

From: [Doris Queener](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:32:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doris Queener
dqueene@gmail.com
4940 Cedar St #2A
Astoria, Oregon 97103

From: [Sherry Rubinstein](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:31:07 PM

NONCONFIDENTIAL // EXTERNAL

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sherry Rubinstein
gtrfas@gmail.com
8153 Carr Circle
Arvada, Colorado 80005

From: [Warren Andrews](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:05:57 PM

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Warren Andrews
Warrenandrews@gmail.com
4275 Mission Bay Dr Apt 416
San Diego, California 92109

From: [Kaitlin Arnold](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:36:51 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kaitlin Arnold
arnoldkaitlin119@gmail.com
20970 parkwoods dr
South Lyon , Michigan 48178

From: [Paul Voytas](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:29:34 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Voytas
pvoytas@uwalumni.com
1223 N Lowry Ave
Springfield, Ohio 45504

From: [Mark Beaudin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:28:25 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Bigger is not better if you are a customer of these companies. I know that some wealthy people will get even richer, but it will be at the expense of the rest of us. If you are not controlled by business interests, please take a stand for average Americans. We could use a win on this one.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Beaudin
markbeaudin88@gmail.com
6880 Burlwood Drive
Anchorage, Alaska 99507

From: [Jordan Berg Powers](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:11:59 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jordan Berg Powers
jordan@bergpowers.com
18 Townsend Street #1
Worcester, Massachusetts 01609

From: [Philip Kritzman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:43:58 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Philip Kritzman
theepoet@gmail.com
5757 n st. Louis Avenue
Chicago, Illinois 60659

From: [Lindsey Bree Sunderland](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger! We've had Anti-Trust laws for over 100 years
Date: Tuesday, May 28, 2024 12:40:31 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lindsey Bree Sunderland
lindseyla19@gmail.com
2715 W 1120 N
PROVO, Utah 84601

From: [TIA TRIPLETT](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:38:56 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

TIA TRIPLETT
tia@anlf.com
3959 Berryman Ave
Los Angeles, California 90066

From: [Patricia Nadreau](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:38:51 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Nadreau
patsavon2@gmail.com
24191 Dial Ave Tomah WI
Tomah, Wisconsin 54660

From: [Laureen Coughlin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:35:04 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laureen Coughlin
nomadic.puniest0s@icloud.com
8566 Usher Rd.
Olmsted Township, Ohio 44138

From: [Laureen Coughlin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:33:57 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laureen Coughlin
coughlinsmfs@yahoo.com
8566 Usher Rd.
Olmsted Township, Ohio 44138

From: [Laureen Coughlin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:33:40 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laureen Coughlin
idioms.sound-08@icloud.com
8566 Usher Rd.
Olmsted Twp., Ohio 44138

From: [Bryna Wallach](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:33:20 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bryna Wallach
bwallach@gusd.net
277 Atchison St.
Pasadena, California 91104

From: [Joel Quaintance](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:33:08 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Joel Quaintance
electric eagleusa@gmail.com
1717A 11th St.
Huntsville, Texas 77340

From: [Nargis Kher](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:22:23 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nargis Kher
nkher@cair.com
2801 Crescent Street
Anaheim, California 92801

From: [Monique Dubos](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:21:51 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Monique Dubos
mosassy@gmail.com
2601 Kenzie Terrace, Unit 423
Minneapolis, Minnesota 55418-4242

From: [Megan Flynn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:15:58 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Megan Flynn
mmflynn10@gmail.com
1642 Lexington Avenue, New York NY 10029, Apt 3
New York, New York 10029

From: [THOMAS CLEMMER](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:15:28 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Thomas Clemmer

THOMAS CLEMMER
tcc527@gmail.com
33 RIDGECREST DR.
Greenville, Virginia 24440

From: [Francine Crapuchettes](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:09:28 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Francine Crapuchettes
francine.pasadenainstitute@gmail.com
2699 S Rockwell St
Gilbert, Arizona 85295

From: [Ana Johnson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:05:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ana Johnson
ana.johnson@colorado.edu
1413 Northwestern Rd
Longmont, Colorado 80503

From: [Rehana Huq](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:54:49 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rehana Huq
rh24@cornell.edu
200 Comstock Road
Ithaca, New York 14850

From: [Traci Brown](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:35:42 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Traci Brown
tbrachmanbrown@gmail.com
548 Belleview Ave
West Chicago, Illinois 60185

From: [Max Salt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:28:41 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Max Salt
zelkovapress@gmail.com
1 Nomail St
Coventry, Rhode Island 02816

From: [Roxanne Friedenfels](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:27:51 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roxanne Friedenfels
rfrieden@drew.edu
4900 Cedar Lake Road S
St.Louis Park , Minnesota 55416

From: [Kathy Devos](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:17:24 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Kathy de Vos

Kathy Devos
kathydevos47@gmail.com
169-13 22 ave
whitestone, New York 11357

From: [kimberly.pettit](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:10:34 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

kimberly.pettit
info@dreamkeeperinn.com
191 S 200 E
Moab, Utah 84532

From: [penny zahler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 10:38:37 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

penny zahler
penny.zahler@gmail.com
56 Lakeview dr
riverhead, New York 11901

From: [Douglas Fairchild](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 10:32:03 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Douglas Fairchild
fairchild.hd@hotmail.com
45 Waseca Ave
Excelsior, Minnesota 55331

From: [Mary Kay Grosskopf](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 10:11:51 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Kay Grosskopf
grosskopf.marykay@marshfieldclinic.org
1239 N 4th Ave
Wausau, Wisconsin 54401

From: [Ernesto Marquez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 9:59:13 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ernesto Marquez
supernacho1979@hotmail.com
1144 Perrisito St
Perris, California 92570

From: [Daniel McCarter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 9:52:22 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel McCarter
dparnellm@gmail.com
560 Little Lake Drive, Unit 30
Ann Arbor, Michigan 48103

From: [Hussein Mourtada](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 9:24:27 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Hussein Mourtada
hmourtada@yahoo.com
2518 Glenrise Place
Wesley Chapel, Florida 33544

From: [Eric Dean](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 9:03:29 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Dean
ericdeanmail@gmail.com
528 Henry St.
Brooklyn, New York 11231

From: [Andrea Haresign](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:26:33 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Haresign
andrea313@gmail.com
435 E Camden Avenue
Moorestown, New Jersey 08057

From: [Axel Miron](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 8:11:10 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Axel Miron
miron.axel@yahoo.com
1010 Short Rd
Kalamazoo, Michigan 49008

From: [Joshua McKain](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 7:53:45 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joshua McKain
jmckain@fisher.edu
15 Captain Peirce Rd
Scituate, Massachusetts 02066

From: [A Quiroz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 6:50:33 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

A Quiroz
alf_ana2@yahoo.com
9060 S. Comanche
Tucson, Arizona 85735

From: [Meredith Mohr](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:34:42 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meredith Mohr
meredithmohr2@gmail.com
7 Maple Court
Elkton, Maryland 21921

From: [Linnann Muhlemann](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:30:05 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linnann Muhlemann
linann66@gmail.com
815 Greenwood Ct.
Batavia, Illinois 60510

From: [Abbie Bernstein](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:12:08 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Abbie Bernstein

Abbie Bernstein
hedgebeast@aol.com
1245 N Kings Rd Apt 7
West Hollywood, California 90069

From: [Nicole Amato](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 4:48:21 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicole Amato
solong.andgoodnight@yahoo.com
5033 Midway Rd
Vacaville, California 95688

From: [Elizabeth Oross](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 4:32:14 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Oross
elizabeth.ross@gmail.com
47-30 59th Street
Woodside, New York 11377

From: [Kathy Shimata](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 3:55:44 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Credit card fees & banking fees already hurt those of us with limited incomes. This merger will enable more fees & higher fees. Please stop it!

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Shimata
katshimata@gmail.com
3453 Pawaina St
Honolulu, Hawaii 96822

From: [Joelene Moore](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 3:46:23 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joelene Moore
joelenemmoore@gmail.com
6801 Manor Drive
NORTH RICHLAND HILLS, Texas 76180

From: [Diana Bohn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:00:30 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Bohn
nicca@igc.org
618 San Luis Rd
Berkeley, California 94707

From: [Diana Bohn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:40:48 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Bohn
nicca@igc.org
618 San Luis Rd
Berkeley, California 94707-1726

From: [Probyn Gregory](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:37:03 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Probyn Gregory
probyngregory@gmail.com
10877 Deliban St
Tujunga, California 91042

From: [Rosemary Clifford](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:58:04 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosemary Clifford
rocee3120@gmail.com
200 Centre Avenue
New Rochelle, New York 10805

From: [Marissa Madis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:52:57 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marissa Madis
emeraldgreen2pac@gmail.com
2110 Vincent dr
Brunswick, Ohio 44212

From: [Kevin Goodwin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger!
Date: Tuesday, May 28, 2024 12:45:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately!

Sincerely,

Kevin Goodwin
kmgoodwin365@gmail.com
10460 Sun Villa Blvd
Orlando, Florida 32817

From: [Karen Bloomfield](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:42:16 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Bloomfield
klbloomfield@gmail.com
1415 Cooper Ave
Colorado Springs, Colorado 80907

From: [Ronald Ringler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:07:49 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Ringler
ronald.ringler@gmail.com
803 Tehama Ct
Lake Elsinore, California 92530

From: [Mauricio Jimenez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 11:51:00 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mauricio Jimenez
maujimvii@gmail.com
111 S College Ave Apt. C103
Claremont , California 91711

From: [Ken Denson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) The Credit One/Discover mega-merger.is bad for consumers and businesses
Date: Tuesday, May 28, 2024 3:23:11 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. The CEO of Capita One has publicly stated his desire to acquire Discover not only for its large customer base, but to also gain access to its Payment Network business and ability to further increase credit card "swipe fees", which are paid by retailers but passed along to consumers in higher prices.

Federal regulators must stop this mega-merger immediately.

Sincerely,

Ken Denson
ken.denson1950@gmail.com
543 Westernmill Dr.
Chesterfield, Missouri 63017

From: [Susan McCarthy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] A Credit One/Discover mega-merger is not okay
Date: Tuesday, May 28, 2024 10:09:10 PM

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Federal Trade Commission PUBLIC MEETING,

As you know, Capital One announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

This mega-merger would lead to further consolidation in the lending market, making it harder to hold banks accountable, limiting competition, and reducing banking options for consumers.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger threatens both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan McCarthy
s_j_mccarthy@hotmail.com
218 Howth Street
San Francisco, California 94112

From: [B Franklin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] A merger of Credit One & Discover violates law.
Date: Tuesday, May 28, 2024 10:06:43 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. If allowed to proceed, this merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market- making it more difficult to hold banks accountable, limiting competition which is essential to a healthy economy, and would reduce banking options for consumers nationwide.

A successful democracy depends on a healthy economy, with fair opportunities which benefit all Americans. Robust competition is the key to a healthy economy. This proposed merger is a threat to both, hindering competition and economic inclusivity. This is why laws were passed by Congress to prevent, and too break up, such mergers.

Federal regulators - whose are fiduciaries of the public, whose positions exist to serve the citizens, not corporations - must stop this mega-merger immediately.

Sincerely,

B Franklin
voicer90616@mypacks.net
121 S Main
North East, Maryland 21901

From: [Cameron Stempel](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] No Credit One/Discover Merger
Date: Tuesday, May 28, 2024 5:36:54 PM

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Federal Trade Commission PUBLIC MEETING,

Please stop this mega-merger.

I've been a Capital One customer for years, and I've spent so many hours chasing them about giving me printed statements and accurately accounting for my rewards.

Credit card companies already hold too much consolidated market power already. We consumers get hit by unreasonable terms and unreliable service due to the lack of competition. Permitting this merger would exacerbate the problem.

Sincerely,

Cameron Stempel
pfjghost@gmail.com
1441 South 1300 East
Salt Lake City, Utah 84105

From: [Alexandra Dub.,©](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Please Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 1:06:47 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexandra Dub.,©
alexandracorvidae@gmail.com
1500 W Rio Salado Pkwy
Mesa, Arizona 85201

From: [Rebecca Torres](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Please Stop the Credit One/Discover mega-merger
Date: Tuesday, May 28, 2024 4:43:33 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rebecca Torres
witheringtons@mindspring.com
240 First St
New Braunfels, Texas 78132

From: [Dr Gaylord Skip King](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Capital One/Discover mega-merger.
Date: Tuesday, May 28, 2024 10:40:23 AM

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Federal Trade Commission PUBLIC MEETING,

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dr Gaylord Skip King
skipking@eastlink.ca
113 S E harold st
Portland, Oregon 97266

From: [Stephanie Trasoff](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 12:34:46 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Trasoff
strasoff@hotmail.com
2447 Crestline St
Ferndale, Washington 98248-9224

From: [Dennis Yee](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 5:10:37 AM

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Federal Trade Commission PUBLIC MEETING,

I'm a constituent from Scottsdale, Arizona. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dennis Yee
dennisyee.cello@gmail.com
6350 N 78th
Scottsdale, Arizona 85250

From: [John Rasmussen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 2:28:07 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Rasmussen
jochanaan01@gmail.com
2550 N. Ogden St. #12
Denver, Colorado 80205

From: [Brittany Davis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] The Capital/Credit One - Discover Merger is double plus ungood
Date: Tuesday, May 28, 2024 10:10:37 PM

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Federal Trade Commission PUBLIC MEETING,

As someone with credit cards from both Capital One and Discover Financial Services, I write to oppose this merger because it will create an incredibly large bank with the ability to manipulate fees and interest rates in ways that disadvantage consumers. It will also make things harder for the FTC, CFPB, and other government agencies by reducing consumer banking options.

Can we just halt this merger, for the sake of consumers?

Kind regards,

Brittany Davis
brittany.y.davis@gmail.com
4073 Clock Tower Dr
Port Orange, Florida 32129

From: [Cecelia Poynter](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] You must stop the Credit One/Discover mega-merger.
Date: Tuesday, May 28, 2024 9:54:04 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cecelia Poynter
cpoynterbiz@yahoo.com
6018 Cheri Circle
Indianapolis, Indiana 46237

From: [Patrick Woodall](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] AFREF Comment on Capital One-Discover antitrust considerations
Date: Thursday, May 30, 2024 12:48:45 PM
Attachments: [AFREF Capital One-Discover Merger Competition Comment 4-2024.pdf](#)

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Patrick Woodall (*he / him*)
Senior Fellow
Americans for Financial Reform and
Americans for Financial Reform Education Fund

<http://ourfinancialsecurity.org/>

The Anticompetitive Effects of the Proposed Capital One-Discover Merger

April 2024



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Americans for Financial Reform Education Fund (AFREF) is a nonpartisan, nonprofit coalition of more than 200 civil rights, community-based, consumer, labor, business, investor, faith-based and civic groups, along with individual experts. Our mission is to fight to create a financial system that deconstructs systemic racism and inequality and promotes a just and sustainable economy. Learn more at www.ourfinancialsecurity.org.

I. Introduction

The proposed Capital One Financial Corporation acquisition of Discover Financial Services would substantially erode competition and disadvantage consumers and merchants. The transaction would create the nation’s biggest credit card lender, one of the biggest banks, and a powerful vertically integrated payments network combined with a branch bank and credit card issuer. The combined firm would hold over 22 percent of outstanding credit card loans including over 30 percent of loans to consumers with non-prime credit scores. The combined firm would have the scale and scope to profitably exert market power over its customers, merchants, and rivals. The size and complexity of the transaction immediately makes it clear that it warrants close and skeptical scrutiny; a closer look will show that ultimately the antitrust and banking regulators must block the merger to protect consumers from the anticompetitive exercise of consolidated market power.

The \$35.3 billion Capital One Financial Corporation (Capital One)-Discover Financial Services (Discover) merger would be a significant banking and financial services combination.¹ It would create the sixth largest banking company in the country by assets with \$624 billion in consolidated domestic assets by combining the ninth place Capital One Financial Corporation (Capital One) with the 27th largest Discover Financial Services (Discover).² The merger will affect millions of households. Discover currently has over 300 million cardholders (including Discover, Diners Club, and depositor debit cards) and Capital One has 100 million cardholders (including Capital One credit cards and depositor debit cards).³ The scale of the combined firm will give it the resources to exercise market power in the markets where the parties were formerly rivals — primarily credit card lending — as well as new arenas where the combination creates vertical alignment between payments networks, credit card lending, and debit transactions.

The proposed transaction has horizontal (banking and credit card lending) and vertical (credit card and debit payments networks) dimensions that create market power that the merged firm would have the ability and incentive to exercise to profitably disadvantage its customers and rivals. These markets have been consolidating for decades and today a few firms dominate credit card lending and payments networks. The merger eliminates a credit card lending rivalry, creates more concentrated credit card lending markets and highly concentrated credit card lending markets for consumers with non-prime credit scores who have fewer choices and pay higher prices. The merger also gives Capital One the market power to use its aggressive data analytics and weaker privacy protection practices to extract value from Discover cardholders and compromise their personal data.

¹ Capital One. [Press release]. (Capital One press release). “[Capital One to acquire Discover.](#)” February 19, 2024.

² Federal Reserve Board. “[Insured U.S.-Chartered Commercial Banks That Have Consolidated Assets of \\$300 Million Or More, Ranked by Consolidated Assets.](#)” December 31, 2023.

³ Hirsch, Lauren and Emma Goldberg. (Hirsch and Goldberg). “[Capital One to acquire Discover, creating a consumer lending colossus.](#)” *New York Times*. February 19, 2024; Capital One Financial Corporation and Discover Financial Services. (Capital One-Discover Investor Presentation), [Investor Presentation](#). February 20, 2024 at 9.

The combination of Capital One's credit card lending and depository debit transactions and Discover's credit card and debit payment networks creates the first payments network backed by one of the biggest banks with retail branches, enhancing the combined institutions' market power. The transaction would allow Capital One to shift its debit transactions to Discover's debit network, and that would allow it to evade the federal regulations governing debit interchange fee caps, giving it an anticompetitive edge over its banking rivals. It would also create important network conflicts of interest between Capital One's depositor debit transactions and the 4,000 other banks on Discover's Pulse debit network — including many smaller institutions that rely on these debit network services and may compete with Capital One for deposits in markets where Capital One has branches.

The combination of two powerful credit card lenders and a payments network will worsen not restore competition in credit cards. Capital One contends that the transaction is pro-competitive because it will allegedly enable the combined firm to challenge the entrenched dominant payment networks primarily controlled by Visa and Mastercard. In reality, the merger will only rearrange the oligopolistic credit card players, shifting Capital One's credit cards to Discover and supplanting Mastercard as the number two in the market. That will not change the structure of the market or inject competition into the credit card market. But it will eliminate the incentive Discover has to compete as a maverick that offers credit cards with lower interest rates and higher quality to compete with the bigger players, as it does today.

Federal antitrust law forbids mergers of the size and scope of the Capital One-Discover transaction that increase, extend, or entrench market power and erode the competition that can lower prices, improve quality, and expand choice. The Clayton Antitrust Act prohibits mergers “where in any line of commerce or in any activity affecting commerce in any section of the country, the effect of such acquisition may be substantially to lessen competition, or to tend to create a monopoly.”⁴ The Bank Merger Act and the Bank Holding Company Act mirrors the Clayton Act language and prohibit bank mergers whose result “may be substantially to lessen competition, or to tend to create a monopoly, or which in any other manner would be in restraint of trade.”⁵

It is particularly critical to guard against consolidation in the banking sector and prevent anticompetitive bank mergers. The intent of the antitrust laws including the Clayton Act and Bank Merger Act was not solely to prevent narrow concentrations in local depository institutions, but to prevent the concentration of economic power that could undermine shared prosperity and democracy. As the Supreme Court wrote in *U.S. v. Philadelphia National Bank* “if the businessman is denied credit because his banking alternatives have been eliminated by mergers, the whole edifice of an entrepreneurial system is threatened; if the costs of banking services and credit

⁴ 15 USC §18.

⁵ The language mirrors the Clayton Act and includes restraint of trade. 12 USC §1828(c)(5)(B) and 12 USC 1842(c)(1)(B).

are allowed to become excessive by the absence of competitive pressures, virtually all costs, in our credit economy, will be affected.”⁶ The concentration of financial and market power in the hands of a small cadre of megabanks contributes to economic and racial inequality. Banks allocate capital and act as gatekeepers to financial success and the biggest banks can concentrate economic resources to entrench corporate titans in other economic sectors.

This analysis demonstrates the dimensions and magnitude of the harms to competition from the proposed Capital One-Discover merger.

- **Section II** describes the broad contours of the proposed merger between large national banks as well as between a large bank with retail branches and a payments network.
- **Section III** details how the proposed merger would combine the third and fourth largest credit card lenders, creating the nation’s largest credit card lender with 22 percent of outstanding loans. It also would create the largest credit card lender to consumers with non-prime credit scores, a presumptively violative significant increase in market concentration to over 30 percent that disproportionately harms Black and Latine consumers. The section also describes the consumer barriers to switching to alternate credit cards in the face of price increases, the trend towards increased concentration in credit card lending, immediate price hikes Discover customers would likely face, and the likelihood that the merger would increase tacit coordination and price increases.
- **Section IV** describes how the proposed merger would increase Capital One’s market power in consumer data and enable it to extract and exploit consumers’ personal information and violate their privacy, especially with regard to the 300 million Discover cardholders whose data would newly be covered by weaker privacy policies.
- **Section V** presents how the proposed merger would worsen concentrated market power in branded credit cards by eliminating the incentive Discover now has to compete as a maverick by offering credit cards with lower prices and higher quality. Contrary to Capital One’s contention that the merger would inject competition into credit card markets, the merger would merely shift which players enjoy a duopoly, and eliminate Discover’s maverick role in credit card networks.
- **Section VI** discusses how the merger would enable Capital One to evade federal debit interchange fee caps by shifting business to Discover’s signature debit card and impose anticompetitive and higher prices on merchants (that are ultimately passed on to consumers).
- **Section VII** describes how the merger would give Capital One the ability and incentive to disadvantage the 4,100 branch banks that rely on Discover’s Pulse

⁶ U.S. v. Philadelphia Nat. Bank. (U.S. v. PNB), [374 U.S. 321](#) (1963) at note 41 at 372.

debit network. The merger would give Capital One control over the debit network its rival branch banks rely upon and give it the ability and incentive to disadvantage their access to the network.

II. The merger creates a bank behemoth

The Capital One-Discover merger is a horizontal bank merger that joins two of the nation's largest banks and creates the biggest credit card lender by outstanding loan balances. The merged firm would be the fifth largest bank holding company by deposits with nearly \$470 billion in deposits (currently Capital One ranks 8th with \$367.8 billion in deposits and Discover ranks 26th with \$101.2 billion in deposits).⁷ Capital One founder and CEO Richard Fairbank explained how the merger would entrench the banks market power, stating that “the addition of Discover will increase our scale to compete with the nation's largest banks. In addition to scale, the Discover network brings a significant opportunity to accelerate the growth of our full-service national bank, as vertical integration enhances the scale and economics of our debit business.”⁸ The *New York Times* called the merger the creation of a “consumer lending colossus.”⁹

Discover is a digital national direct savings bank that competes with the nation's largest banks and it has been accelerating its banking growth.¹⁰ Discover's digital banking includes credit card lending, online banking, personal loans, and mortgage lending.¹¹ Capital One also operates as a full-service digital bank but it also has 259 branches in 21 of the 25 largest metropolitan areas, 80,000 fee-free ATMS, and 16,000 cash deposit locations.¹² It also operates Capital One Cafés that combine coffee shops, co-working sites, and house Capital One financial coaches. These act as physical digital banking branches that supplement branches in some places and create a physical presence in cities where Capital One has no retail branching presence.¹³ Capital One offers deposits (checking and savings), credit cards, small business loans, and automobile loans.¹⁴

Mergers create larger banks that can exercise market power to impose higher costs on consumers, reduce the volume or quality of banking services, or become so large that they pose a risk to the entire financial system and real economy. The large

⁷ The combination would be sixth largest in terms of consolidated domestic assets. Federal Deposit Insurance Corporation. [Summaries of Deposits—Market Share Reports](#). Holding Companies with Subsidiaries. December 31, 2023.

⁸ Capital One Financial Corporation. (Capital One Investor Call). [“Capital One Financial Investor Presentation Call.”](#) February 20, 2024 at 19:50.

⁹ [Hirsch and Goldberg](#). 2024.

¹⁰ [Capital One press release](#). 2024.

¹¹ Son, Hugh. (Son). [“Here's why Capital One is buying Discover in biggest proposed merger of 2024.”](#) *CNBC*. February 21, 2024; [Capital One-Discover Investor Presentation](#). 2024 at 6.

¹² [Capital One press release](#). 2024.

¹³ Streeter, Bill. [“Chatbots and Cafés: How Capital One balances digital, physical banking.”](#) *Financial Brand*. May 14, 2021.

¹⁴ Huffman, Lee. (Huffman). [“Capital One Deal for Discover Could affect what's in your wallet.”](#) *US News and World Report*. February 20, 2024.

number of mega-mergers that regulators approved between 1995 and 2005 concentrated financial risk into larger banks creating systemic fragility that contributed to the 2008 financial crisis. A 2016 University of Pennsylvania paper found that the bank mergers and rising concentration led to higher leverage levels and lower levels of capitalization.¹⁵ A 2017 Harvard University paper noted that deregulation that led to accelerated bank mergers and consolidation increased interconnectedness that “increased the chances of a large shock occurring.”¹⁶ A 2014 *Journal of Banking & Finance* study of 440 bank acquisitions between 1991 and 2009 found that “mergers coincide with statistically and economically significant increase in the contribution of the acquirer to the systemic risk of the financial sector.”¹⁷ Some of the banks that had ballooned through a series of rubber-stamped mergers failed during the financial crisis and these failures reverberated across the economy and contributed to job losses, the erosion of household wealth, and millions of foreclosures which disproportionately harmed Black and Latine families.

The increasingly large banks created by decades of consolidation have exercised their market power to the detriment of consumers, customers, and communities by raising prices and or reducing the quality or range of services. Bank mergers have driven higher bank fees and higher costs to maintain accounts, which has an especially harmful impact on lower-income households.¹⁸ Merging banks reduce the volume, increase the cost, and lower the access to affordable mortgage credit and these detrimental effects are more pronounced for families of color, lower-income families, lower-income areas, and communities of color.¹⁹ Bank consolidation can reduce small business lending and have a disproportionately negative impact on the ability of businesses owned by people of color and women as well as all very small businesses to access credit.²⁰

¹⁵ Kim, JinAh and Katja Seim. University of Pennsylvania. Wharton School of Business. “[Effects of Bank mergers on risk leading up to the 2007-2008 financial crisis.](#)” 2016 at 14.

¹⁶ Zhang, Jeffery Y. Harvard University. John M. Olin Center for Law, Economics, and Business. Discussion Paper No. 69. “[The Costs and Benefits of Banking Deregulation.](#)” April 25, 2017 at 38.

¹⁷ Weiss, Gregor N.F., Sascha Neumann, and Denefa Bostandzic. “[Systemic risk and bank consolidation: International evidence.](#)” *Journal of Banking & Finance*. Vol. 40. 2014 at 166.

¹⁸ Bord, Vitay M. Harvard University. “[Bank Consolidation and Financial Inclusion: The Adverse Effects of Bank Mergers on Depositors.](#)” December 1, 2018; Kahn, Charles, George Pennacchi, and Ben Spranzetti. “[Bank consolidation and the dynamics of consumer loan interest rates.](#)” *Journal of Business*. Vol. 78, No. 1. 2005; Carletti, Elena, Philipp Hartmann, and Giancarlo Spagnolo. “[Implications of the bank merger wave for competition and stability.](#)” *Risk Measurement and Systemic Risk, Proceedings of the Third Joint Central Bank Research Conference*. January 2002; Weinberg, Matthew. University of Georgia, Center for Economic Policy Studies. “[The Price Effects of Horizontal Merges: A Survey.](#)” CEPS Working Paper No. 140. January 2007.

¹⁹ Ratnadiwakara, Dimuthu and Vijay Yerramilli. Louisiana State University and University of Houston. “[Effect of Bank Mergers on the Price and Availability of Mortgage Credit.](#)” September 2020; Gam, Yong Kyu and Yunqi Zhang. Southwestern University of Finance and Economics and Nankai University. “[Dismembered Giants: Bank Divestitures, Local Lending, and Housing Markets.](#)” 55th American Real Estate and Urban Economics Association. San Diego. January 3-5, 2019; Scharfstein, David and Adi Sunderam. Harvard University and National Bureau of Economic Research. “[Concentration in Mortgage Lending, Refinancing Activity, and Mortgage Rates.](#)” NBER Working Paper No. 19156. June 2013.

²⁰ Samolyk, Katherine and Christopher A. Richardson. Federal Deposit Insurance Corporation. Working Paper 2003-02. “[Bank consolidation and small business lending within local markets.](#)” April 2003; Carletti, Hartmann, and Spagnolo (2002); Nguyen, Hoai-Luu. Massachusetts Institute of Technology. “[Do Bank Branches Still Matter? The Effect of Closing on Local Economic Outcomes.](#)” December 2014; Minton, Bernadette A., Alvaro G. Taboada, and Rohan Williamson. Ohio State

A. The merger exacerbates the payments network oligopoly problem

The Capital One-Discover acquisition is a unique vertical merger between a bank and a payment network. Today, no major bank with retail branches controls a payment network (although American Express and Discover have chartered banks that issue credit card loans). The proposed Capital One-Discover merger could strengthen Discover's credit and debit networks and allow it to exercise undue market power to disadvantage customers, merchants, and rivals. The merger will not enhance competition in the credit and debit, as Capital One has contended, it will significantly erode competition through the vertical combination of one of the nation's largest banks with a global payments network.

Discover's payment network includes the Discover Card, Diners Club International, and the Pulse debit network that processes transactions for Discover products (credit and debit cards) and provides payment and transaction processing and settlement between consumers and merchants.²¹ Discover also holds non-controlling investments in "several payment services," some privately held and some publicly traded.²² In touting the merger, Capital One CEO Richard Fairbank stated that a "network is a very, very rare asset, there are very few of them and people are not going to be building any of them any time soon."²³

Payment card networks — both for debit and credit cards — are essentially two-sided networks that connect cardholders to merchants. The networks are more functional and valuable with more cardholders and more merchants that accept the payment sources. Banks offer depositors and customers branded credit and debit cards that access the payment networks. The credit card and debit card networks utilize similar architecture that authorizes and settles the transaction. The companies that operate the networks (Visa, Mastercard, American Express, and Discover for credit cards and those same companies as well as regional electronic funds networks for debit transactions) coordinate and settle the transactions and set the terms and prices (interchange fees) for issuers (banks), merchants (and merchants' banks, known as merchant acquirers), and ultimately consumers. Bank issuers directly set the prices and terms for cardholders (such as interest rates and fees for credit cards and ATM fees for debit cards).

Bigger networks are more valuable and create greater incentives for more merchants and customer participants. The merger would create a much heftier Capital One-Discover pool of cardholders and transactions. The 2023 Merger Guidelines warn

University, Mississippi State University, and Georgetown University. "[Bank Mergers and Small Business Lending: Implications for Community Development](#)," Paper presented at Financial Management Association 2019 Conference, New Orleans, October 23 to 26, 2019.

²¹ Discover Financial Services. (Discover SEC Form 10-K). U.S. Securities and Exchange Commission. [Form 10-K](#), 2023 at 1; [Capital One-Discover Investor Presentation](#), 2024 at 6.

²² [Discover SEC Form 10-K](#), 2023 at 101.

²³ [Capital One Investor Call](#), 2024 at 37:25.

that “network effects can create a tendency toward concentration.”²⁴ Generally, customers would prefer a network that has more merchants and merchants would prefer a network with more potential customers and that dynamic can create a domino effect that expands big networks. Additionally, because building and maintaining networks is expensive and difficult, there are high barriers to entry that make it hard to start new networks from scratch.

The four credit card networks have been entrenched for decades; the newest, Discover, was launched in the 1980s.²⁵ The existence of only four entrenched incumbent payment networks allows the oligopoly to maintain transaction prices (interchange fees) that can exceed costs and use their market power to capture excess profits. A Federal Reserve Bank of Kansas City research paper found that the “market power of credit card networks plays a critical role in determining card pricing” and that “card networks demand higher interchange fees to maximize card issuers’ profits as card payments become more efficient.”²⁶

III. Horizontal merger of major credit card issuers would substantially lessen competition and harm consumers

The proposed Capital One-Discover acquisition is a horizontal merger of credit card issuers that increases market power that is likely to substantially lessen competition or tend to create monopoly power. The merger joins two of the biggest credit card-issuing lenders (number 3 and number 4 by total outstanding loans) to create the biggest general purpose credit card lender with over one-fifth of the market and \$250 billion in outstanding loans and 75 million credit cardholders.²⁷ The concentration is more acute in the non-prime credit card market, where the combined firm would control over 30 percent of the market. The merger would diminish competitive constraints, reduce the number of credit card options for consumers, and give the combined company the ability to profitably raise prices for consumers and merchants.

The acquisition raises several prima facie concerns that the resulting firm would substantially lessen competition or tend to create a monopoly. The general-purpose credit card lending market is already considerably concentrated with the four largest

²⁴ U.S. Department of Justice and Federal Trade Commission. (DOJ/FTC 2023 Merger Guidelines). [2023 Merger Guidelines](#). December 18, 2023 at 24.

²⁵ Consumer Financial Protection Bureau (CFPB). (CFPB Consumer Credit Card Market). [“The Consumer Credit Card Market.”](#) October 2023 at 27.

²⁶ Wang, Zhu. (Wang). Federal Reserve Bank of Kansas City. [“Market Structure and Credit Card Pricing: What Drives the Interchange?”](#) Working Paper No. 06-04. December 20, 2006 at 6 to 7.

²⁷ Capital One Financial Corporation. (Capital One SEC Form 10-K). [SEC Form 10-K](#). 2023 at 90 to 91, and 94; [Discover SEC Form 10-K](#). 2023 at 64 and 102; Discover has over 300 million total cardholders (including Discover credit cards, Diners Club cards, Discover debit cards, and debit cards on the Pulse network) and Capital One has over 100 million cardholders (including credit and debit cards). There are approximately 50 million Discover credit cards and 25 million Capital One credit cards. [Hirsch and Goldberg](#). 2024; Caporal, Jack. (Caporal). [“Credit and debit card market share by network and issuer.”](#) *Motley Fool*. January 24, 2024; [Capital One-Discover Investor Presentation](#). 2024 at 9.

firms holding more than half of the outstanding loans and the merger would steeply increase concentration. In addition, the merger would create a highly-concentrated market for non-prime credit card lending that would be presumed to substantially lessen competition under the 2023 Merger Guidelines. The resulting increase in consolidation would be part of a larger trend towards concentrated credit card lending markets that has disadvantaged consumers.

The proposed merger would entrench market power and make it possible for the combined Capital One-Discover firm to extend its reach and expand its profits at the expense of customers. Cardholders are closer to captive consumers than consumers with frictionless switching who could easily move to other credit card lenders, so the merged firm would have the ability and incentive to impose small but significant increases on prices that incumbent customers would have little ability to easily avoid.

The credit card lending industry operates as a cartel-like oligopoly with firms (mostly banks lending on brand name credit cards like Visa and Mastercard) with sustained high prices and profits in excess of what would be sustained in competitive markets. Moreover, it appears that the small number of dominant firms can and do mirror and follow one another's pricing, with the largest firms, including Capital One, charging among the highest interest rates and fees.

Merger between general-purpose credit card issuers with outstanding loans:

The Capital One-Discover merger is a horizontal merger between national, general purpose credit card issuers (or lenders). Consumers use credit cards to make secure, convenient purchases that are effectively short-term loans. Many transactions require a credit card, such as car rentals, airplane tickets, or hotel reservations and many families use credit cards to finance larger purchases or as loans during financial emergencies, such as car repair. There are effectively no substitutes for general purpose credit cards. Private label credit cards can only be used at the affiliated merchants, debit cards or cash cannot be used to finance purchases that exceed funds availability, other fringe finance firms like payday lenders offer credit on even more disadvantageous terms than the high-interest rate and high-fee credit card products.

Credit card lenders set the availability, prices, and terms of credit cards based on consumers' credit scores. Consumers with higher credit scores can qualify for higher credit limits and lower interest rates, and consumers with non-prime credit scores (including near-prime and subprime scores) typically qualify for smaller credit lines and higher interest rate prices.²⁸

The appropriate product market definition for the proposed merger is for national, general-purpose outstanding credit cards loans and the submarket of these loans to

²⁸ This analysis uses the definitions of prime, near-prime, and subprime credit scores from the CFPB and it aggregates near-prime and subprime into a non-prime category. The higher, prime scores are over 660, near-prime scores are between 620 and 659, and subprime scores are 619 and below and these definitions are used throughout this analysis. [CFPB Consumer Credit Card Market](#), 2023 at 12.

consumers with non-prime credit scores. More than four-fifths of credit card purchases become revolving debt that is added to cardholders outstanding balance (only 18 percent of purchases are paid off during the statement period).²⁹ The Federal Reserve has determined that the appropriate market is for the outstanding credit card loan balances (not the volume of purchases or transactions) for national, general-purpose credit cards.³⁰

General purpose credit cards are the basic branded credit cards (typically co-branded between a credit card network, like Visa, and bank underwriter, like JPMorgan Chase) that can be used to finance purchases. Private label store cards are not included in this definition because they are not near product substitutes, since private label cards can only be used at the affiliated merchant (such as a gas station) but not for general purchases. Three-quarters of U.S. adults — about 180 million people — had at least one general purpose credit card account at the end of 2021.³¹

A. Merger would worsen cardholder lock-in — captive consumers cannot easily switch in the face of price hikes

Capital One deceptively contends that consumers would be insulated from the undue exercise of market power because of the “ease with which consumers can switch.”³² Credit card loans are different than other consumer products because consumers cannot merely switch to a comparable substitute to avoid small significant non-transitory price increases.³³ Unlike most products and services, credit card loans are not open to all consumers. The credit card lender requires an application process that gives the issuer the right to approve or reject the application.

There are search costs for consumers; it can be time consuming and complicated to compare complex credit card terms.³⁴ Applying for a new credit card can lower consumer credit scores by 5 points per application.³⁵ And the search can often be fruitless, especially for consumers with lower incomes and lower credit scores. More than half (56 percent) of general-purpose credit card applications are rejected.³⁶ The rejection rates are higher for applicants with near-prime credit scores (59 percent of applications are rejected) and those with subprime credit scores (83 percent are

²⁹ *Ibid.* at 33.

³⁰ Federal Reserve System. First Chicago Corp. [Order Approving an Acquisition of a Bank](#), *Federal Reserve Bulletin*, July 1987 at 601; Federal Reserve System. [Order Approving the Merger of Bank Holding Companies](#), Bank of America Corporation, March 22, 2005 at 10.

³¹ [CFPB Consumer Credit Card Market](#), 2023 at 15.

³² Capital One, NA. (Capital One OCC Application). [Application to the Office of the Comptroller of the Currency \(OCC\) for prior approval to merge with Discover Bank](#), Public Exhibits Volume, March 20, 2024. Exhibit A. Form of Bank. Merger Agreement. February 19, 2024 at Exhibit 21. Memorandum on Competitive Considerations at 1 (388 in the application).

³³ The 2023 Merger Guidelines recognize that a hypothetical monopolist could impose small significant non-transitory price increases or other worsening terms that would harm consumers. [DOJ/FTC 2023 Merger Guidelines](#), 2023 at 41.

³⁴ Ausubel, Lawrence M. (Ausubel). “[The failure of completion in the credit card market](#),” *American Economic Review*, Vol 81, No 1, March 1991 at 69.

³⁵ White, Alexandria. “[Here’s how having multiple credit cards affects your credit score](#),” *CNBC*, November 14, 2023.

³⁶ [CFPB Consumer Credit Card Market](#), 2023 at 80.

rejected).³⁷ A 2020 study found that lower income consumers were less likely to get approved for credit cards and more likely to receive lower credit limits and higher interest rates.³⁸

Even if a cardholder could secure a new credit card, switching can have negative economic costs that can exceed the benefits of avoiding price increases. Switching outstanding balances to a new card typically incurs a balance transfer fee of between 3 percent and 5 percent (cards without a balance transfer fee that have a zero APR teaser rate are rare).³⁹ It could cost \$250 for consumers with a \$5,000 credit card balance. Closing accounts can also have negative impacts on credit scores — as Capital One itself warns on its website.⁴⁰ First, closing a credit account can increase a consumer’s credit utilization ratio (the ratio of outstanding balance to total credit limit) that makes up about one-third of credit scores.⁴¹ Second, closing accounts can shorten consumers’ account history which amounts to about 15 percent of credit scores.⁴² Third, cardholders, especially those with subprime credit scores, can forfeit their amassed rewards when they close their accounts.⁴³

The Capital One-Discover merger would leave cardholders vulnerable to small significant non-transitory increases in price because their ability to switch to alternative credit cards is constrained by frictions in application, cost, and economic impact to their credit scores. This leaves cardholders essentially captive consumers to Capital One price increases, especially for cardholders with non-prime credit scores and/or significant outstanding balances. Capital One is silent on how it would treat Discover cardholders after the merger, but it would have the ability and incentive to increase the interest rates on the 50 million Discover cardholders. In that way, the merger is likely to swiftly impact Discover credit cardholders who currently have interest rates that are more than 2 percentage points lower on average than the Capital One cards for cardholders of comparable credit scores. Increasing Discover cardholders’ rates to Capital One levels would amount to a nearly 9 percent price hike on cardholders with near-prime credit scores and a 13 percent increase on those with prime scores (see Table 1).⁴⁴

³⁷ *Ibid.* at 81.

³⁸ Raveendranathan, Gajendran. McMaster University. “[Revolving Credit Lines and Targeted Search](#).” February 24, 2020.

³⁹ Crail, Chauncey. “[What is a balance transfer fee?](#)” *Forbes*. January 2, 2024.

⁴⁰ Capital One. “[Does closing a credit card hurt your credit score?](#)” Accessed March 2024.

⁴¹ Credit scores attribute more points to lower credit utilization ratios. If a consumer has 2 credit card accounts each with a \$5,000 credit limit and each with a \$2,000 balance, the credit utilization would be 40 percent. If they closed one account and shifted the balance, the \$4,000 balance on a \$5,000 credit limit would raise the credit utilization ratio to 80 percent.

Consumers with lower credit scores may only be offered accounts with lower credit limits, which would raise their credit utilization ratios. Taylor, Mia. “[Is it bad to close a credit card? Yes, and here are 4 reasons why.](#)” *Fortune*. March 18, 2024.

⁴² Credit account history typically considers the accounts with the longest and shortest duration and calculates an average. If consumers have only a single credit card account, closing an account can dramatically lower the credit account history component of their credit score. Black, Michelle. “[Does applying for a credit card hurt your credit score?](#)” *Forbes*. September 19, 2023.

⁴³ [CFPB Consumer Credit Card Market](#). 2023 at 102.

⁴⁴ AFREF analysis of average interest rates of all general-purpose credit cards. CFPB. (CFBP Credit Card Survey) “[Terms of Credit Card Plans Survey Results](#).” November 2023.

Table 1. Comparison of Capital One and Discover credit card interest rates (average purchase APR)				
	Near-prime	Prime	Average minimum	Average maximum
Capital One	28.65%	23.90%	18.48%	29.34%
Discover	26.37%	21.07%	14.21%	24.49%
Percentage point difference	2.3%	2.8%	4.3%	4.8%
Added cost for cardholder with av. balance and av. minimum payment	\$86	\$125	\$139	\$101
Percent difference	8.7%	13.4%	30.1%	19.8%
Source: AFREF analysis of CFPB credit card survey data.				

Capital One could increase revenues by \$2.8 billion (most of it pure profit) by increasing the Discover cardholders interest rates to Capital One's average interest rates (Discover has \$82 billion in outstanding loans to cardholders with prime credit scores and \$20 billion in loans to those with near-prime scores).⁴⁵ With such an increase, the average cardholder paying the average minimum payment would take a month longer to pay off an existing balance and borrowers with near-prime scores would pay \$86 dollars in added interest payments (to pay off an average balance of \$1,960 and average minimum payment of \$96) and borrowers with prime credit scores would pay an additional \$125 in interest payments (to pay off an average balance of \$2,588 and average minimum payments of \$118).⁴⁶

Consumers would face difficulty avoiding price hikes because of the barriers to or high costs of switching because the proposed merger would increase concentration in credit card markets. There would be one fewer prominent national brands and customers that might have considered Discover and Capital One as alternatives — especially consumers with non-prime credit scores — would have fewer choices. Moreover, the increased likelihood of coordination would give the merged firm the market power to raise prices or lower quality.

B. Merger would increase consolidation in already concentrated credit card market

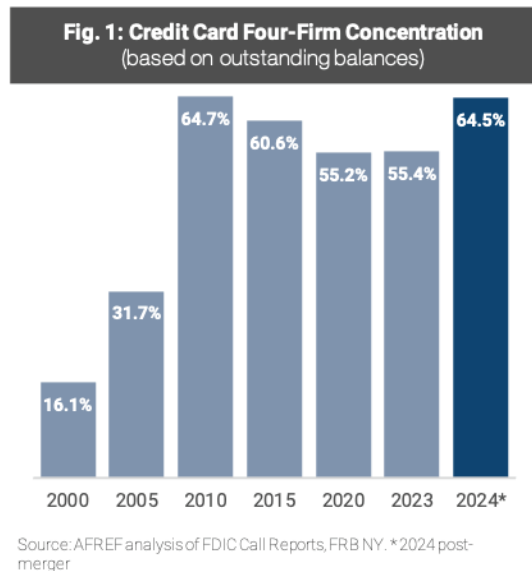
The proposed merger significantly increases concentration in an already concentrated market and creates the largest general purpose credit card lender. Capital One-Discover would hold 22 percent of all outstanding general purpose credit card loans and would be twice as big as the then number four Bank of America (with 9.1 percent of all credit card loans) and nearly five times larger than the then number 8 Wells Fargo (with 4.6 percent). Although more than 4,000 banks offer credit cards, only the 15 largest institutions hold more than one percent of the

⁴⁵ [Discover SEC Form 10-K](#), 2023 at 64 and 102.

⁴⁶ AFREF calculation based on CFPB cardholder averages and [Discover credit card interest rate calculator](#), [CFPB Consumer Credit Card Market](#), 2023 at 35 and 41.

outstanding credit card loans.⁴⁷ As CFPB Director Chopra observed, bank mergers “between banks that compete nationally in a concentrated consumer credit market could substantially lessen competition.”⁴⁸

The credit card issuer market has become more concentrated because of economies of scale for mass marketing, automated underwriting, and servicing.⁴⁹ But mergers have played an important role in consolidation. In 2001, the Federal Reserve reported that “Most of the larger issuers have grown by acquiring credit card portfolios from smaller issuers or by merging with other firms.”⁵⁰ A 2023 white paper by an Office of the Comptroller of the Currency researcher found that the “major consolidation” in the banking industry during the late 1990s and early 2000s contributed to the “rise in the concentration of the credit card market.”⁵¹ For example, Capital One bought HSBC Bank Nevada in 2012, acquiring \$30 billion in credit card loan assets.⁵² This merger alone amounts to nearly 30 percent of Capital One’s current \$147 billion in credit card loans in real, inflation-adjusted dollars.



The credit card lending industry demonstrates what the merger guidelines characterize as a “recent history and likely trajectory of an industry” concentration that “present a threat to competition” and “may suggest a greater risk of harm.”⁵³ The credit card lending industry has gotten considerably more concentrated in the past two decades (see Figure 1).⁵⁴ Prior to the financial crisis, the top four general purpose credit card lenders held less than a third (31.7 percent) of the outstanding credit card debt. Concentration increased sharply

⁴⁷ CFPB Consumer Credit Card Market, 2023 at 18.

⁴⁸ Chopra, Rohit. Consumer Financial Protection Bureau Director. [Speech]. “Prepared remarks of CFPB Director Rohit Chopra at the Peterson Institute for International Economics Event on Revitalizing Bank Merger Review,” March 21, 2024.

⁴⁹ Wilmarth, Arthur E. Jr. Testimony before Subcommittee on Financial Institutions and Consumer Credit. Committee on Financial Services. U.S. House of Representatives. “Credit Card Practices: Current Consumer and Regulatory Issues,” April 26, 2007 at 1 to 2.

⁵⁰ Federal Reserve Board. “The Profitability of Credit Card Operations of Depository Institutions,” June 2001 at 4.

⁵¹ Grodzicki, Daniel. (Grodzicki). OCC. “The Evolution of Competition in the Credit Card Market,” Working Paper, June 28, 2023 at 7.

⁵² OCC. Application by Capital One, NA to Acquire HSBC Bank of Nevada, 2011-NE-02-0028 and -0029. CRA Decision No. 149. April 2012 at 1.

⁵³ DOJ/FTC 2023 Merger Guidelines, 2023 at 22.

⁵⁴ This analysis uses the outstanding credit card loans from the FDIC call reports and the total outstanding general purpose credit card loans from the Federal Reserve Bank of New York, considered the gold standard for household debt. AFREF analysis of 30 credit card lenders from FDIC Call Reports for credit card loan assets. See Appendix for full 30-firm table and detailed methodology. Total outstanding credit card loans from Federal Reserve Bank of New York. Center for Microeconomic Data. (FRB NY). Household Debt and Credit Report, Q4 2023. Credit card loans are general purpose credit card “revolving accounts for banks, bankcard companies, national credit card companies, credit unions and savings & loan associations.”

after the financial crisis (when major banks absorbed failed institutions), then subsided by 2020, and resumed increasing after that. The proposed Capital One-Discover merger would increase the four-firm concentration ratio from 55.4 percent to 64.5 percent — making it about 16 percent higher than in 2020.

The proposed merger would increase concentration in already concentrated markets. The proposed merged does not worsen or create highly concentrated markets in total credit card lending that are presumptively illegal, but the increase in concentration exceeds a Herfindahl-Hirschman Index (HHI) delta of 200, demonstrating that the proposed merger significantly increases concentration in a way that indicates the merger may likely substantially reduce competition (see Table 2).⁵⁶ The merged Capital One-Discover firm would hold more than one-fifth of total credit card loans and nearly one-third of non-prime credit card loans. The Supreme Court held in the Philadelphia National Bank case that “the fact that a merger results in a less-than 30 percent market share, or in a less substantial increase in concentration than in the [PNB] case, does not raise an inference that the merger is *not* violative” of the Clayton Act.⁵⁷

Table 2: Credit card outstanding loan market shares and concentration levels 2023 and post-merger					
Issuer ⁵⁵		Total Credit Card Loans		Non-Prime Credit Card Loans	
		Market Share	Rank	Market Share	Rank
JPMorgan Chase		18.7%	1	13.4%	3
Citibank		14.6%	2	15.3%	2
Capital One		13.1%	3	21.5%	1
Discover		9.1%	4	9.1%	5
Bank of America		9.1%	5	7.7%	6
American Express		8.7%	6	0.0%	10
Synchrony		8.6%	7	12.3%	4
Wells Fargo		4.6%	8	4.6%	8
Barclays		2.8%	9	2.8%	9
Navy Federal Credit Union		2.6%	10	5.7%	7
Capital One + Discover		22.1%	1	30.6%	1
Four-Firm Concentration Ratio	Pre-merger	55.4%		62.5%	
	Post-merger	64.5%		71.6%	
HHI	Pre-merger	1,100		1,236	
	Post-merger	1,337		1,626	
	Δ	237		390	
Source: 2023 Securities and Exchange Commission filings, FDIC call reports, and Federal Reserve Bank of New York household debt data.					

⁵⁵ Total outstanding general purpose credit card loans from [FRB NY](#), Q4 2023. Issuer loans based on credit card loans carried as assets on Securities and Exchange Commission filings or FDIC call reports. Non-prime market based on issuers' disclosure of higher-risk loans (typically reported as under 660 credit score, although some report under 680 or under 650). Eighteen of the 30 issuers reported non-prime lending breakdown on their SEC reports and the total reported non-prime lending from these 18 firms was divided into their total lending to determine an average of 19 percent of credit card loans to consumers with non-prime credit scores; this average was applied to the total credit card loans of issuers that did not report breakdowns and the FRB NY total loans to get individual issuer non-prime credit card lending and market size. See appendix for full 30-firm table.

⁵⁶ [DOJ/FTC 2023 Merger Guidelines](#), 2023 at 5.

⁵⁷ [U.S. v. PNB](#), 1963 at note 41 at 364 to 365.

C. Merger would create concentrated non-prime credit card market, disproportionately harming Black, Latine, and lower-income consumers

The proposed merger would have especially damaging effects on consumers with non-prime credit scores. It would significantly increase a concentrated market, raising the HHI by nearly 440 points to over 1,600, and the merged firm would hold 30.6 percent of the outstanding loans to borrowers with non-prime credit scores. The steep increase in concentration combined with a market share over 30 percent are factors that are “presumed to lessen competition or tend to create a monopoly” in violation of the Clayton Act.⁵⁸

The merger would also eliminate the current Capital One-Discover rivalry for customers with non-prime credit scores, and the erasure of “existing competition between the merging firms [that] can demonstrate that a merger threatens competitive harm independent from an analysis of market shares,” according to the merger guidelines.⁵⁹ Consumers with non-prime credit scores — who are disproportionately Black and Latine — have fewer credit card options, have more difficulty securing credit cards, and are more susceptible to receiving higher fees and penalty interest rates. The merger would substantially lessen competition or tend to create a monopoly in the non-prime credit card lending market and have a negative impact on economically vulnerable consumers.

The merger would create a non-prime credit card lender with nearly one-third of the market and with a market share twice as large as the number 2, 3, and 4 lenders (Citibank, Chase, and Synchrony). The Supreme Court noted in the PNB case that “a merger which produces a firm controlling an undue percentage share of the relevant market, and results in a significant increase in the concentration of firms in that market, is so inherently likely to lessen competition substantially that it must be enjoined in the absence of evidence clearly showing that the merger is not likely to have such anticompetitive effects.”⁶⁰

The non-prime credit card market is a discrete subset of the total credit card lending market where the interest rates and terms are determined based on consumers’ lower credit score. These consumers do not qualify for the better terms, higher rewards, or lower interest rates offered to consumers with prime or better credit scores. In 2022, there were 31 million consumers with non-prime credit scores that had at least one general purpose credit card (15 million people with near-prime scores between 620 and 659 and 14 million people with subprime scores below 620).⁶¹ These customers with non-prime credit card scores amount to about 28 percent of general-purpose

⁵⁸ [DOJ/FTC 2023 Merger Guidelines](#), 2023 at 5 to 6.

⁵⁹ *Ibid.* at 7.

⁶⁰ *U.S. v. PNB*, 1963 at 363.

⁶¹ [CFPB Consumer Credit Card Market](#), 2023 at 16.

cardholders.⁶² Since credit scores are dynamic, consumers with near-prime credit scores can easily have their scores downgraded to subprime related to their credit card account or *other* accounts for late payments, increased credit utilization, applying for other loans, or other events that can negatively impact credit scores.

Credit scoring models provide algorithmic, modeled assessments of people's creditworthiness and estimate potential borrowers' ability to repay loans. These credit scores are a critical component of determining who is approved for credit, but credit scoring often replicates the systemic racial injustices of the economy and financial system because the Black and Latine consumers with lower incomes, more medical debt, lower homeownership rates, fewer assets, and less credit history are deemed less creditworthy.⁶³ Black and Latine consumers who have credit scores tend to have lower average credit scores than white consumers (8 percent and 5 percent lower, respectively).⁶⁴ A 2022 Urban Institute study found that there were far more people with subprime credit scores in Black, indigenous, and Latine communities than in white communities (41 percent, 43 percent, 29 percent, and 17 percent, respectively).⁶⁵

Concentrated credit card lending markets especially disadvantage lower-income and disproportionately Black and Latine consumers because of the stark credit score disparities that determine their access and terms for credit card loans. The 2020 National Bureau of Economic Research paper observed that "the welfare costs of monopoly in the U.S. credit card industry are large and disproportionately borne by low-income households."⁶⁶ A 2013 Arizona Law Review article stated that "the credit card market is noncompetitive for low-income users who uniformly receive offers of cards with disadvantageous terms."⁶⁷

The merger would create a full-service banking, digital banking, and credit card company for customers with near-prime and subprime credit scores that are largely ignored by major banks.⁶⁸ Capital One and Discover are major credit card lenders to consumers with non-prime credit, with a combined \$67 billion in loans to consumers with non-prime credit scores in 2023.⁶⁹ These loans to non-prime borrowers

⁶² This analysis discusses consumers with prime credit scores of 660 and above, but many sources also delineate consumers with super-prime credit scores of 720 and above. Government Accountability Office (GAO). "[Credit Cards: Pandemic Assistance Likely Helped Reduce Balances, and Credit Terms Varied Among Demographic Groups](#)." GAO-23-105269. September 2023 at 11.

⁶³ National Consumer Law Center. "[Past Imperfect: How Credit Scores and Other Analytics 'Bake In' and Perpetuate Past Discrimination](#)." May 3, 2016.

⁶⁴ Sandberg, Erica. "[How race affects your credit score](#)." *US News and World Report*. August 9, 2022.

⁶⁵ Urban Institute. "[Credit Health During the COVID-19 Pandemic](#)." March 8, 2022.

⁶⁶ Herkenhoff, Kyle F. and Gajendran Raveendranathan. (Herkenhoff and Raveendranathan). National Bureau of Economic Research. "[Who Bears the Welfare Costs of Monopoly? The Case of the Credit Card Industry](#)." NBER Working Paper No. 26604. May 2021 at 43.

⁶⁷ Freeman, Andrea. "[Payback: A structural analysis of the credit card problem](#)." *Arizona Law Review*. Vol. 55, No. 151. 2013 at 163.

⁶⁸ "[Capital One/Discover combo could create financial ecosystem for paycheck-to-paycheck customers](#)." *PYMNTS*. February 20, 2024.

⁶⁹ [Capital One SEC Form 10-K](#). 2023 at 94, 90, 91, [Discover SEC Form 10-K](#). 2023 at 64 and 102.

represent 32 percent of Capital One’s and 20 percent of Discover’s outstanding credit card loans.⁷⁰ The merger would join Capital One’s customer base that is generally less affluent than that of the major premium credit card issuers (such as Chase, Citibank, and American Express) with Discover’s customers that *Forbes* refers to as “more middle market.”⁷¹ Discover had always targeted middle-income consumers since its inception as the Sears store card.⁷² Both issuers’ customer base is heavily weighted to households that are establishing or rebuilding their credit scores to develop good credit profiles.⁷³

Capital One and Discover are pursuing and competing for the same consumers with non-prime credit scores and the merger would eliminate an important option for consumers with constrained credit card choices. Consumers with non-prime credit scores are likely choosing between Capital One and Discover products. The *Bankrate* and *WalletHub* websites list Capital One and Discover as good alternatives for one another for those with bad credit, fair credit, and to build credit.⁷⁴ Capital One and Discover were two of the biggest marketers to consumers with near-prime and subprime credit scores, sending more than 860,000 pieces of direct mail between 2019 and the first quarter of 2024 — about one third of all credit card mailings.⁷⁵ The two companies were the only two top 10 credit card lenders among the top 5 direct mail credit card marketers.⁷⁶

The merger would eliminate the rivalry for consumers with non-prime credit scores and significantly increase concentration in the non-prime credit card lending market. Consumers with non-prime scores — current cardholders of the merged company and those seeking credit cards — would have fewer choices and would likely face higher prices. Capital One already charges 2 percentage points higher interest rates to consumers with near-prime credit scores than Discover. Non-prime customers would be vulnerable to price hikes because it is harder for these consumers to find and secure a credit card account (issuers reject three-fifths of applications from consumers with near-prime scores and four-fifths of consumers with subprime scores).⁷⁷ The merged firm would become the dominant credit card issuer to consumers with non-prime credit scores and would have the market power to impose higher prices and fees than would be possible in a less concentrated market.

⁷⁰ *Ibid.*

⁷¹ Sweet, Ken. “[Capital One to Buy Discover for \\$35 Billion in Deal Combining Major U.S. Credit Card Companies.](#)” *Associated Press*. February 16, 2024; Mason, Emily. (Mason). “[Why Capital One’s \\$35 billion Discover takeover will be a profit game changer.](#)” *Forbes*. February 22, 2024.

⁷² Fitzgerald, Kate. (Fitzgerald). “[5 key drivers of the Capital One-Discover merger.](#)” *American Banker*. February 20, 2024.
⁷³ [Huffman](#), 2024.

⁷⁴ Davis, India. “[Best credit cards for bad credit in April 2024.](#)” *Bankrate*. April 3, 2024; Thomas, Reena. “[Best credit cards for fair/average credit in April 2024.](#)” *Bankrate*. April 1, 2024; Kiernan, John. “[Best credit cards to build credit.](#)” *WalletHub*. April 5, 2024; Kiernan, John. “[Best credit cards for bad credit.](#)” *WalletHub*. April 5, 2024.

⁷⁵ AFREF analysis of Compmedia. [2024 Ominchannel Marketing Trends](#). Credit card direct mail.

⁷⁶ Botella, Elena. “[A Capital One-Discover merger could raise credit card rates.](#)” *Forbes* March 16, 2024.

⁷⁷ [CFPB Consumer Credit Card Market](#), 2023 at 81.

D. Merger would worsen oligopolistic tendencies to extract excess profits and impose coordinated prices

The proposed merger would create a more concentrated national credit card issuer market that would enhance the ability of dominant firms to pursue coordinated market strategies to impose high — and similar — prices and capture excess profits. The credit card industry has consistently higher profits than other banking industry business lines and the largest firms appear to charge higher and tacitly coordinated prices that suggests an oligopolistic and anticompetitive market with few dominant players extracting excess profits. The former Citibank counsel for credit cards stated that the industry operates as “a cartel.”⁷⁸

The small number of dominant credit card issuers with the scale to aggressively advertise nationally creates “market conditions [that] are susceptible to coordinated interaction” identified in the 2023 merger guidelines.⁷⁹ The merger would exacerbate the coordinated market effects by eliminating a maverick (Discover offers credit cards at significantly lower interest rates, see below) that “increases the susceptibility to coordination,” as the market becomes significantly more concentrated in a market where prices and terms are “easily observed by [its] rivals.”⁸⁰

The consistently high profits of the credit card lending business dominated by a few firms demonstrates one element of coordinated markets. The merger guidelines note that coordination is “more likely to occur when participants stand to gain more from successful coordination” and that this is even more profitable when consumers cannot substitute outside the market in the face of higher prices.⁸¹ Professor Arthur Wilmarth testified that the high credit card profits, high levels of concentration, and high interest rate and fee pricing all “indicate that the credit card industry operates as an oligopoly rather than a competitive industry.”⁸² The Government Accountability Office reported that credit card lenders have had stable profits that have been the most profitable in the banking industry.⁸³ According to the Federal Reserve, credit card revenues and profits have “almost always been higher” than other bank business lines and credit card banks return on assets was nearly five times higher than other banks in 2021.⁸⁴

⁷⁸ McDonald, Duncan A. (McDoonald). “[Card industry questions Congress needs to ask.](#)” American Banker. March 23, 2007.

⁷⁹ [DOJ/FTC 2023 Merger Guidelines](#). 2023 at 8.

⁸⁰ Although credit card issuers offer a range of cards, most of the major issuers offer descriptions of their card products on their websites. Citibank. [View All Cards](#), JPMorgan Chase. [All Credit Cards](#), Bank of America. [Compare and Find the Credit Card That’s Right for You](#), Capital One. [Compare All Cards](#). Accessed April 2024; [DOJ/FTC 2023 Merger Guidelines](#). 2023 at 9.

⁸¹ [DOJ/FTC 2023 Merger Guidelines](#). 2023 at 10.

⁸² Wilmarth. 2007 at 4.

⁸³ GAO. “[Credit Cards: Increased Complexity in Rates and Fees Heightens Need for More Effective Disclosures to Consumers.](#)” GAO-06-929. September 2006 at 8.

⁸⁴ Federal Reserve Board. “[Profitability of Credit Card Operations of Depository Institutions.](#)” July 2022 at 4.

Proposed merger could entrench coordinated pricing strategies that harm consumers:

The credit card issuing industry has long exhibited behavior that amounts to the kind of “express or tacit coordination to lessen competition [that] is highly informative to the market’s susceptibility to coordination” described in the 2023 merger guidelines.⁸⁵ A Government Accountability Office credit card industry study found that “the structural characteristics of the credit card industry are favorable toward tacit coordination among card issuers,” including through stable, price-matching strategies that do not vary with the cost of providing the loans.⁸⁶ The Federal Reserve Bank of Kansas City paper on credit cards concluded that the oligopolistic credit card market could “sustain the monopoly price without explicit collusion” because the “threat of a vigorous price war would be sufficient to deter the temptation to cut prices. Hence, the oligopolists might be able to collude in a purely noncooperative manner and the monopoly price is the most likely outcome.”⁸⁷

The coordinated high interest rates charged by the dominant credit card issuers are significantly disconnected from the cost of providing credit card loans to consumers (the prevailing interest rate environment). Credit card issuers tend to rapidly increase interest rates when the interest rates rise but are slow to lower rates when interest rates fall, meaning consumers are paying more and banks are capturing more profits. This sticky pricing is indicative of the exercise of market power, because in a more competitive market, rivals would offer lower rates to capture customers from those charging higher prices. A 1990 *American Economic Review* study found that “credit card interest rates were highly sticky” and remained steady irrespective of the prevailing interest rates.⁸⁸ A 1994 General Accounting Office reported “several issuers charged the same annual interest rate of 19.8 percent for several years despite decreasing funding costs.”⁸⁹

The extractive pricing that is disconnected from the costs of providing credit card loans has persisted with quickly rising credit card interest rates when interest rates rise and slower and lower declines when interest rates fall (see Figure 2).⁹⁰ A 2023 paper by an Office of the Comptroller of the Currency researcher found that although sticky credit card pricing abated somewhat after the mid-1990s, large credit card lenders have continued to “set similar non-introductory prices in order to hold on to incumbent customers.”⁹¹ The oligopolistic market has enabled firms to impose price markups and extract excess profits. A 2020 National Bureau of Economic Research paper found that the limited competition allowed credit card lenders to

⁸⁵ [DOI/FTC 2023 Merger Guidelines](#), 2023 at 9.

⁸⁶ GAO. (GAO 1994). “[U.S. Credit Card Industry: Competitive Developments Need to be Closely Monitored.](#)” GAO/GGD-94-23. April 1994 at 26.

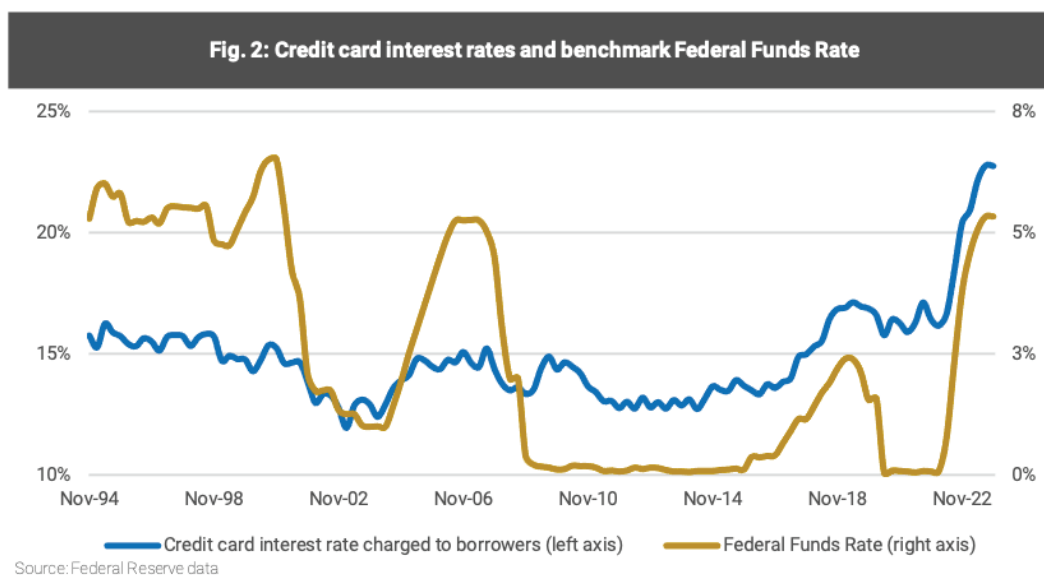
⁸⁷ [Wang](#), 2006 at 22 to 23.

⁸⁸ [Ausubel](#), 1991 at 53.

⁸⁹ [GAO](#), 1994 at 4.

⁹⁰ Federal Reserve Board. [Commercial Bank Interest Rate on Credit Card Plans, Accounts Assessed Interest](#). G.19 Consumer Credit; Federal Reserve Board. [Federal Funds Effective Rate](#). H.15 Selected Interest Rates. Accessed March 2024.

⁹¹ [Grodzicki](#), 2023 at 11.



charge interest rates that were 8 percentage points above the Moody's AAA average rate from 1974 to 2016. This amounted to a markup of over 44 percent.⁹² The CFPB found that the lack of competition in interest rates contributed to the credit card industry widening the margin between credit card interest rates and the prime rate (increasing it by 2 percentage points from 2015 to 2022).⁹³

Bigger credit card issuers appear to use their market power to impose higher interest rates and fees on consumers and the prices offered by the dominant firms tend to cluster together. As the former Citibank credit card counsel observed, “bank card pricing is the inverse of a competitive industry.”⁹⁴ In 2023, the CFPB found that the biggest credit card issuers had among the highest interest rates and half offered cards with interest rates over 30 percent.⁹⁵ The largest credit card issuers also charged the highest late fees in a narrow band between \$35 and \$40 in 2020.⁹⁶

The interest rates charged by the biggest credit card issuers cluster together. A 2023 paper found that larger credit card lenders were more likely to offer low or zero introductory teaser rates to entice new customers,⁹⁷ suggestive of bigger credit card lenders using their market power to offer less-profitable terms for the short term to capture market share. The top four credit card lenders (JPMorgan Chase, Citibank,

⁹² [Herkenhoff and Raveendranathan](#), 2021 at 14 to 15.

⁹³ [CFPB Consumer Credit Card Market](#), 2023 at 54.

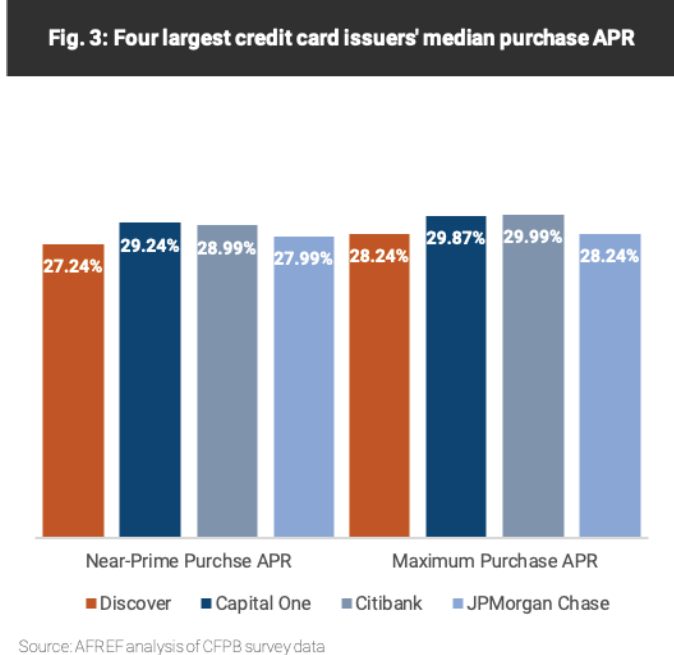
⁹⁴ [McDonald](#) 2007.

⁹⁵ CFPB, “[Credit Card Data: Small Issuers Offer Lower Rates](#),” February 16, 2024.

⁹⁶ CFPB, “[Credit Card Late Fees](#),” March 2022 at 14 to 15.

⁹⁷ [Grodzicki](#), 2023 at 11.

Capital One, and Discover) that hold more than half of 2023 outstanding credit card debt have median purchase interest rates for consumers with near-prime credit scores and median maximum purchase interest rates that are tightly grouped and suggest tacit price coordination.⁹⁸ There is a less than 2-percentage point spread between the highest and lowest median purchase interest rates of the top four credit card companies (see Figure 3).⁹⁹ The interest rates offered by the biggest issuers were over 15 percent higher than the 2023 average interest rate of 22.8 percent.¹⁰⁰



The proposed merger would calcify these coordinated high-price trends. In 2022, credit card issuers charged consumers over \$100 billion in interest and over \$25 billion in fees.¹⁰¹ Credit card fees were 20 percent higher than in 2020 and interest charges rose as interest rates increased.¹⁰² Cardholders with revolving accounts pay nearly all (94 percent) of the interest charges and three-quarters of the fees assessed by credit card companies.¹⁰³ The higher consumer credit card debt can compromise household finances and economic stability of families and these negative impacts are disproportionately felt by Black and Latine families, lower-income families, and consumers with lower credit scores.

IV. Merger combines hundreds of millions of cardholders' data, reducing the data security and privacy of Discover customers

The Capital One acquisition of Discover would reduce the quality of product offerings and undermine the 300 million Discover customers' privacy and data

⁹⁸ These two metrics are most appropriate for demonstrating coordinated pricing strategies. Consumers with subprime credit cards are price-takers who have difficulty securing credit cards on any terms allowing issuer to impose prices that need not be coordinated to secure customers. Issuers compete for consumers with prime credit scores on dimensions beyond price, especially various rewards programs such as cash-back, travel points, and airline miles. Issuers compete more directly on price alone for consumers with near-prime scores and are more likely to follow or match the maximum purchase interest rates to prevent consumers from switching as they approach the highest pricing levels. Nonetheless, the median purchase interest rate groupings are similar but broader for consumers with subprime and prime credit scores.

⁹⁹ AFREF analysis of credit card survey data. [CFPB Credit Card Survey 2023](#).

¹⁰⁰ Martinez, Dan and Margaret Seikel. CFPB. "[Credit card interest rate margins at all-time high](#)." February 22, 2024.

¹⁰¹ [CFPB Consumer Credit Card Market](#), 2023 at 52 and 62 to 63.

¹⁰² *Ibid.*

¹⁰³ *Ibid.* at 48 to 49.

protection by substantially enhancing Capital One’s ability and incentive to exploit customer data. Capital One is purchasing not just Discover’s credit card loans, payments networks, and bank deposits, it is also purchasing the asset that is Discover’s considerable trove of customer transaction and personal data. Capital One aggressively harvests, shares, and aggregates data and deploys advanced data analytics in its business but its privacy protections are considerably weaker than those of Discover and it exposed its customers to one of the biggest data breaches in the financial system.

The merger would enhance Capital One’s market power over data and degrade the quality of product offerings by weakening the security, and privacy of personal data of Discover customers. Capital One touted the Discover merger for expanding its “technology and data ecosystem” to build a data footprint.¹⁰⁴ The merger application stated the transaction would grant Capital One “differentiated information and data on [Discover’s] customers’ credit card use” and “access to transactional data that can be used to improve the Capital One Shopping and Capital One Travel” programs.¹⁰⁵

Mergers that reduce competition or tend to create monopolies in data and data analytics can reduce the quality of service by compromising privacy or reducing the security of customers’ personal information. President Biden’s executive order on competition states that it is the administration’s policy “to enforce the antitrust laws to meet the challenges posed by new industries and technologies, including [...] the aggregation of data.”¹⁰⁶

The 2023 Justice Department complaint against Google noted the company “intentionally exploited its massive trove of user data to further entrench its monopoly” in ways that that eroded the privacy of users to further its own economic interest.¹⁰⁷ In 2022, the U.S. District Court sustained the FTC’s contention that “the lack of ‘meaningful competition’ has allowed Facebook to ‘provide lower levels of service quality on privacy and data protection than it would have to provide in a competitive market.’”¹⁰⁸ The European Commission’s decision in the Google-Fitbit merger found it would grant “control over an important asset, the Fitbit data, that would further strengthen Google’s dominance.”¹⁰⁹

Mergers can combine and concentrate large pools of personal data and enable the merged party to more fully exploit that data for commercial purposes while risking

¹⁰⁴ [Capital One press release](#), 2024.

¹⁰⁵ [Capital One OCC Application](#), 2024 at Exhibit 21. Memorandum on Competitive Considerations at 18 (405 in the application).

¹⁰⁶ President Biden. Exec. Order 14036 §1. [Executive Order on Promoting Competition in the American Economy](#), July 9, 2021.

¹⁰⁷ [United States of America et al. v. Google LLC](#). Complaint in the U.S. District Court for the Eastern District of Virginia. Case 1:23-cv-00108. January 24, 2023 at 13 to 14 and 39.

¹⁰⁸ [FTC v. Facebook Inc. Memorandum Opinion](#). U.S. District Court for the District of Columbia. No 1:20-cv-03590-JEB. January 11, 2022 at 30 to 31.

¹⁰⁹ European Commission. Directorate-General for Competition. Commission Decision. [Case M.9660 – Google/Fitbit](#). December 17, 2020 at 98.

the privacy and security of their customers personal data.¹¹⁰ Public interest organization Free Press argued that the merger of Sprint and T-Mobile would eliminate T-Mobile’s incentive to maintain its privacy-protecting alternative role in the market and because the merger joined two carriers that had higher proportions of lower-income, Black, and Latine customers, the merger would disproportionately harm disadvantaged consumers on price and privacy quality.¹¹¹

Credit card firms collect and exploit personal data: Banks and credit card firms amass considerable troves of personal data that they use to process transactions but also to share or sell to third-party data brokers and marketing firms that can exploit their customers personal information. Banks and credit card companies collect reams of personal data to establish accounts and process loan and credit card applications (that includes name, date of birth, social security number, address, income, assets, credit history and score, employment and employment history, transaction data, etc.) but also collect supplementary information from interaction with institutions’ websites or mobile apps (including social media activity, internet browsing, internet protocol address, device or computer information, etc.) to compile customer profiles for marketing purpose.¹¹² The former Citibank counsel for credit cards summarized that:

No other industry in the world knows consumers and their transaction behavior better than the bank card industry. It has turned the analysis of consumers into a science rivaling the studies of DNA or the launching of the Discovery spaceship into orbit. The mathematics of virtually everything consumers do is stored, updated, categorized, churned, scored, tested, valued, and compared from every possible angle in hundreds of the most powerful computers and by among the most creative minds anywhere. In the past 10 years alone, the transactions of 200 million Americans have been reviewed in trillions of different ways.¹¹³

Credit card companies share or sell their data to advertisers and data brokers who can customize marketing materials. The opportunities to collect consumer transaction data from lower-wage households — like the large share of Capital One and Discover customers with non-prime credit scores —is far more limited and thus more valuable to data brokers.¹¹⁴ Credit card companies are selling anonymized and aggregated credit card transaction data to digital advertisers that in turn can target consumers based on zip code.¹¹⁵ In 2018, Mastercard sold Google a “stockpile” of

¹¹⁰ Alexander, Laura. American Antitrust Institute. “[Privacy and Antitrust at the Crossroads of Big Tech.](#)” December 16, 2021 at 17.

¹¹¹ Wood, Matt and S. Derek Turner. Free Press. “[The T-Mobile/Sprint merger is bad news. Here’s why.](#)” May 1, 2018.

¹¹² GAO. “[Consumer Privacy: Better Disclosures Needed on Information Sharing by Banks and Credit Unions.](#)” GAO-21-36. October 2020 at 11 to 13.

¹¹³ McDonald 2007.

¹¹⁴ Negrón, Welneida. Coworker.org. “[Little Tech is Coming for Workers.](#)” 2021 at 6 and 8.

¹¹⁵ Edwards, Jim. “[Yes, your credit card company is selling your purchase data to online advertisers.](#)” *Bloomberg Business Insider*. April 16, 2013.

transaction data, according to *Bloomberg*, that its advertisers could use to tailor ads and track the impact of advertising on purchases.¹¹⁶ Although companies dismiss concerns about privacy, this anonymized data is not necessarily anonymous; it just does not have a person's name attached to it. A 2015 study found that a specific individual could be identified and matched to anonymized data with only four credit card transactions, so it can be easily reaggregated with other individual personal data elements.¹¹⁷

Merger would move customers to Capital One' aggressive data harvesting and exploitation: Capital One has a deep focus on data and data analytics. CEO Fairbank has stated "it's all about data and analytics."¹¹⁸ As *Forbes* observed, "at Capital One, there's no shortage of consumer data to mine for marketing insights."¹¹⁹ Capital One has purchased technology firms to strengthen its data analytics and digital marketing business, including the sales data analytics firm Bundle, the geo-located sales pitch app Bankons, and the point-of-sale card swiping device firm Sail.¹²⁰ Capital One's Chief Information Officer stated that the company pioneered "leveraging the power of data to custom tailor products to our customers" through data harvesting and statistical modeling that combined credit and demographic data to pitch a specific credit card product at a specific price and credit limit.¹²¹ Capital One uses its curated big data to make targeted marketing pitches — for its own products or for its partner retailers — at especially timely moments, such as making recommendations to maximize rewards during online shopping sprees.¹²²

This kind of data aggregation and analysis can give credit card lenders a valuable advantage over borrowers by understanding and predicting customers' willingness to pay (that is: what are the upper limits of interest rates and fees a borrower would accept) so that they can impose higher prices on consumers who are price takers, allowing the data monopolist to capture the economic surplus.¹²³ A former leader of Capital One's marketing efforts noted the company used big data analytics to "gain granular insights into the behavioral economics of very narrowly defined segments" that enabled the company to tailor credit card "promotions that drew on ever-expanding digital data sources."¹²⁴ The company performs over 80,000 big data marketing experiments annually.¹²⁵

¹¹⁶ Bergan, Mark and Jennifer Surane. "[Google and Mastercard cut a secret deal to track retail sales.](#)" *Bloomberg*. August 30, 2018.

¹¹⁷ "[Credit cards offer far less privacy than you think.](#)" *CBS News*. January 15, 2015.

¹¹⁸ Fitzgerald 2024.

¹¹⁹ Talbot, Paul. "[How Capital One develops marketing insights.](#)" *Forbes*. June 12, 2021.

¹²⁰ Buvat, Jerome and Subrahmanyam KVJ. (Buvat and KVG). Capgemini Consulting. "[Doing Business, the Digital Way: How Capital One Fundamentally Disrupted the Financial Services Industry.](#)" 2014 at 2.

¹²¹ Buvat and KVG. 2014 at 3.

¹²² "[Big data, better experiences: How intelligent analytics are changing the game for credit card partnerships.](#)" *Fast Company*. January 18, 2023.

¹²³ Kechelek, Douglas M. (Kechelek). "[Data mining and antitrust.](#)" *Harvard Journal of Law & Technology*. Vol. 22, No. 2. Spring 2009 at 518 to 522

¹²⁴ Horst, Peter and Robert Duboff. "[Don't let big data bury your brand.](#)" *Harvard Business Review*. November 2015.

¹²⁵ Buvat and KVG. 2014 at 2.

Firms with this kind data market power can unfairly extract economic value from consumers.¹²⁶ The collection, aggregation, and modeling of large sets of consumer data allow the “development of first-degree price discrimination schemes [...] that allows producers to recover some or all of the economic surplus [...] reducing the welfare of consumers compared to a competitive market,” according to a *Harvard Journal of Law & Technology* paper.¹²⁷

Capital One also has already had a major data breach that exposed customers’ personal information. In 2019, Capital One exposed its customers to one of the largest bank cyber-breaches in history. The breach exposed the personal data of 100 million credit cardholders and credit card applicants, including 140,000 Social Security numbers, 80,000 bank account numbers, birth dates, addresses, phone numbers, transactions, and credit scores and balances.¹²⁸ A 2022 study by Massachusetts Institute of Technology researchers found that although Capital One was viewed as among the “most cloud-savvy enterprises at the time of the breach,” a series of “control failures at various levels” allowed the cyber attacker to exploit well-known vulnerabilities and decrypt the cardholders data.¹²⁹ The Office of the Comptroller of the Currency found that Capital One had insufficient security provisions for its cloud storage and the bank agreed to pay \$80 million to settle the federal claims.¹³⁰ Capital One also agreed to a rigorous Federal Reserve consent order to improve internal governance and risk-management.¹³¹ Capital One agreed to pay \$190 million to settle a class action suit by cardholders that contended that the bank “knew of the particular security vulnerabilities that permitted the data breach” but did not fix them.¹³² In 2023, the Federal Reserve released Capital One from its consent order that required stronger protections privacy protection measures,¹³³ seven months before it announced the Discover merger.

Merger would move customers to Capital One’s weaker privacy protections:

Capital One’s privacy policies clearly state that it shares (and perhaps sells) a wide-range of personal data with third parties (likely data brokers and marketing firms). Capital One’s online privacy notice specifies that it collects data including identity data (name, address, email, phone, birthdate, driver’s license, Social Security number, etc.), transaction data (credit and debit card purchases, payments,

¹²⁶ Lande, Robert H. “[Wealth transfers as the original and primary concern of antitrust: The efficiency interpretation challenged.](#)” *Hastings Law Journal*. Vol. 34, No. 65. 1982

¹²⁷ [Kechelek](#). 2009 at 516.

¹²⁸ Flitter, Emily and Karen Weise. “[Capital One data breach compromises data of over 100 million.](#)” *New York Times*. July 29, 2019; Avery, Dan. (Avery). “[Capital One \\$190 million data breach settlement: Today is the last day to claim money.](#)” *CNET*. September 30, 2022.

¹²⁹ Khan, Shaharya et al. “[A systemic analysis of the Capital One data breach: Critical lessons learned.](#)” *ACM Transactions on Privacy and Security*. Vol. 26, No. 1. November 2022.

¹³⁰ Flitter, Emily. “[Capital One will pay \\$89 million over hack.](#)” *New York Times*. August 6, 2020.

¹³¹ [In the matter of Capital One Financial Corporation](#). Board of Governors of the Federal Reserve System. Cease and Desist Order Issued Upon Consent Pursuant to the Federal Deposit Insurance Act, as Amended. Docket N. 20-014-B-HC. August 20, 2020.

¹³² [Avery 2022](#).

¹³³ Pape, Carter. “[Federal Reserve ends consent order regarding 2019 Capital One breach.](#)” *American Banker*. July 11, 2023.

transactions, third party billing information, and travel and event information), demographic data (gender, age, marital status, income, educational attainment, occupation, employment status, etc.), and device information (internet protocol or IP address, device type and operating system, geolocation, advertising and cookie identification such as Google Advertising or Apple advertising identification).¹³⁴ Capital One uses the data for marketing purposes but also to share with business partners, credit bureaus, and government entities and can share aggregated anonymized data with any third parties for any purpose.¹³⁵

The Capital One Shopping browser extension lets customers compare prices or find coupons while online shopping.¹³⁶ But the terms and conditions of Capital One Shopping make clear that Capital One earns a commission from certain merchants, receives fees from merchants for prominent placement, and that Capital One can collect, use, and share certain information about users.¹³⁷ That information includes: personally identifiable information (name, email address, credit card number, billing address, phone number, or other identifying information), ecommerce information (browsing history, location data, purchase information), online or mobile activity (IP address, data about your mobile device, social media data, and data that can be anonymized and aggregated).¹³⁸

In contrast, Discover shares less data and has stronger privacy protections than Capital One. Discover's privacy policy states that it only collects account transaction, balance and payment, transaction and credit history, and social security and account information necessary to perform its services and shares it for business purposes, internal and joint marketing, and for non-affiliates to market to customers.¹³⁹ Discover collects similar information from depositors but it does not share it with non-affiliates for marketing, stating plainly "we don't share."¹⁴⁰

Discover's online privacy statement states that when customers use Discover online services the company collects data on account numbers, user identifications, email address, and may collect browser, internet protocol address, operating system, the prior and subsequent website visited, or geolocation and it shares the data with Discover and its affiliates as well as its business partners to fulfill requests or transactions, but it only shares "information with third parties at your request or with your authorization."¹⁴¹ In 2022, Discover launched a service for customers to remove their personal information (names, addresses, phone numbers) from ten prominent

¹³⁴ Capital One. [Capital One Online Privacy Policy](#). December 28, 2023.

¹³⁵ *Ibid.*

¹³⁶ Deloitte. "[Putting digital at the heart of a strategy](#)." April 22, 2021.

¹³⁷ Capital One Financial Corp. Capital One Shopping. [United States Terms of Service](#). Update February 14, 2024.

¹³⁸ *Ibid.*

¹³⁹ Discover Card. "[Facts: What does Discover Bank Do with Your Personal Information](#)." Rev. 9/20. 2020.

¹⁴⁰ Discover Banking. "[Facts: What does Discover Bank do with Your Personal Information?](#)" BK.PP.LIN.0822. Rev. 08/22. 2022.

¹⁴¹ Discover. [Online Privacy Statement](#). Accessed April 2024.

people-search websites, a process that is time consuming for individuals, and re-scans these sites every three months.¹⁴²

V. Vertical branded credit card merger would worsen competition by eliminating maverick, despite pro-competition rhetoric

The merger would transform Discover’s maverick role in the branded credit card industry and create a stronger vertically-integrated dominant player. The merger will not inject competition into the oligopolistic payments markets, as Capital One contends. The combined firm would merely supplant Mastercard’s number two branded credit card position while the market structure would remain essentially unchanged. The merger would actually worsen competition because it would be the only branded credit card that was also a top 10 bank and it would eliminate Discover’s current maverick role. The combined firm would have less incentive to compete on price or quality of service, as Discover does today, and more incentive to exercise its market power to disadvantage merchants and raise interchange prices, ultimately harming consumers.

The major credit card networks (Visa, Mastercard, American Express, and Discover) operate as an oligopoly that have the market power to extract higher fees from merchants and consumers. The credit card network oligopoly is “likely to collude and demand higher interchange fees to maximize card issuers’ profits,” concluded the Federal Reserve Bank of Kansas City.¹⁴³ There have been decades of antitrust investigations into, lawsuits against, and settlements with the two dominant networks of Visa and Mastercard. Credit card networks charge swipe fees of between 2.5 percent to 4 percent on each transaction and these interchange fees rose to \$172 billion in 2023, nearly nine times higher than the \$20 billion in 2001.¹⁴⁴ Visa and Mastercard control three-quarters of the credit card transactions and each report net margins of about 50 percent.¹⁴⁵

Capital One has argued that the merger would strengthen Discover’s ability to take on the Visa-Mastercard duopoly.¹⁴⁶ The Capital One merger application states that the transaction “promises to inject competition into the [payments network] industry for the benefit of both consumers and merchants” and “promote competition by

¹⁴² “[Discover launches customer data privacy tool.](#)” *Pyments*. April 20, 2022.

¹⁴³ Wang, 2006 at 38.

¹⁴⁴ National Retail Federation. “[Policy Issues: Swipe Fees.](#)” 2024. Accessed April 2024.

¹⁴⁵ “[Can the Visa-Mastercard duopoly be broken?](#)” *Economist*, August 17, 2022.

¹⁴⁶ It is also conceivable that Capital One-Discover will *not* be able to challenge the Visa-Mastercard duopoly, in which case there will be no increase in payment market competition. After all, Discover has been unable to generate greater volume market shares for decades. The *Wall Street Journal* reported that it would be “a tall order” for the merged company to successfully compete with Visa’s and Mastercard’s credit card networks that are solely focused on their networks. And Capital One has softened its suggestion that it will transfer its credit card portfolio to Discover. [Mason 2024](#); Demos, Telis. (Demos). “[How Discover’s network helps Capital One take on card and banking giants.](#)” *Wall Street Journal*. February 29, 2024.

deconcentrating these highly concentrated [payments network] markets, over which Visa and Mastercard tower.”¹⁴⁷ The merged firm effectively would replace Mastercard as one of the dominant players, maintaining the credit card duopoly but with Visa and Discover as the top firms instead of Visa and Mastercard.

A. Purported pro-competitive benefit misleading and does not outweigh anticompetitive effects of merger

Capital One suggests that improved efficiencies and lowered costs would spur more credit card competition and benefit consumers.¹⁴⁸ Purportedly, the combined firm would have the scale and efficiency to upend the entrenched market power of the Visa-Mastercard duopoly. Antitrust regulators take a skeptical view of these kinds of public relations pro-competitive promises and these contentions cannot justify a merger that violates antitrust law or tends to create a monopoly. The Capital One-Discover merger would substantially lessen competition in credit card lending, the pro-competitive contention is misleading, and it fails to meet the evidentiary requirements to sustain a pro-competitive efficiencies case.

The Capital One-Discover merger does not meet any of the necessary tests under the 2023 Merger Guidelines to fulfill a pro-competitive efficiency defense to counteract anticompetitive merger effects. First, the efficiency gain must be solely achievable from a merger, but Capital One could contract to shift its credit card business to Discover without the merger to create a stronger counterweight to the credit card market leaders.¹⁴⁹ Second, the promised efficiency gains are not verifiable and represent little more than the “subjective predictions of the merging parties.”¹⁵⁰

Third, the cost savings that drive the pro-competitive efficiencies in and off themselves do not demonstrate pro-competitive benefits since they would most likely be captured by the merging parties and not shared with customers and merchants. The merger would generate cost savings by eliminating the fees Capital One is currently paying to third-party payment network providers (primarily Mastercard) for its credit and debit transactions. This would also enable it to capture more of each interchange transaction since it would own the Discover network.¹⁵¹ Capital One estimates that bringing the network in-house would generate \$1.5 billion in annual savings by 2027.¹⁵² Northeastern University economics professor John Kwoka raised the concern that “the merger will *preserve* the high fees and simply result in Capital One-Discover pocketing those fees more fully.”¹⁵³ The merger guidelines clearly state

¹⁴⁷ [Capital One OCC Application](#), 2024 at Exhibit 21. Memorandum on Competitive Considerations at 24 and 27 (411 and 414 in the application).

¹⁴⁸ *Ibid.* at 27 to 28 (414 to 415 in the application).

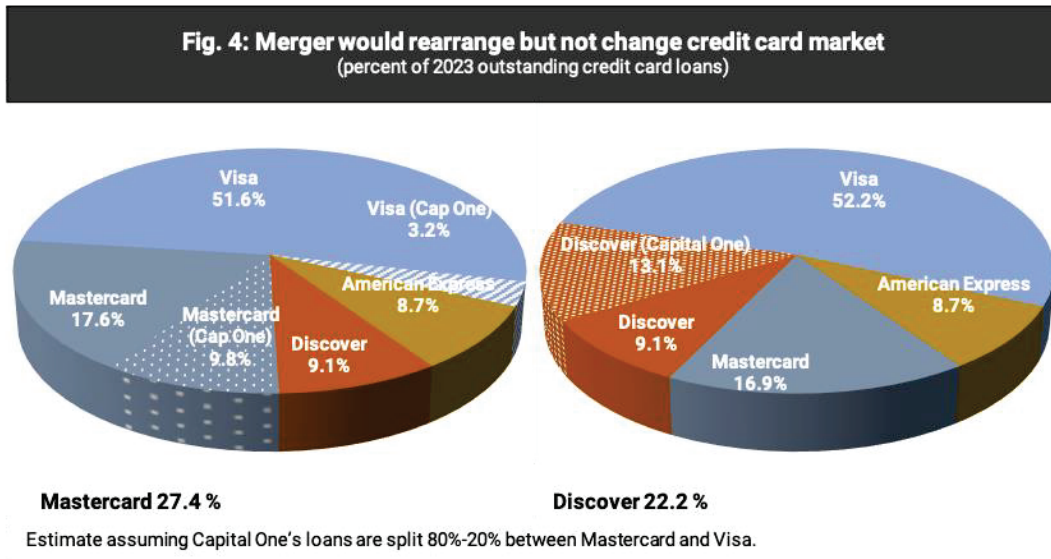
¹⁴⁹ [DOJ/FTC 2023 Merger Guidelines](#), 2023 at 32.

¹⁵⁰ *Ibid.* at 33.

¹⁵¹ [Demos 2024](#).

¹⁵² [Capital One press release](#), 2024.

¹⁵³ Steining, Tanner. “[Capital One and Discover merger may be a response to an adjacent concern: the Visa and Mastercard duopoly, economist says.](#)” *Northeastern Global News*. February 20, 2024.



that cost-saving efficiencies that “merely benefit the merging firms [...] are not cognizable” as contributing to a pro-competitive merger benefit.¹⁵⁴

Even if there were pro-competitive benefits in the credit card network market, they would not outweigh the demonstrated anticompetitive impacts in the credit card lending market. The court blocked the JetBlue-Spirit airline merger after it found that the *proven* pro-competitive benefits nonetheless “fails to establish that the proposed merger would not substantially lessen competition in at least some of the relevant markets.”¹⁵⁵ The Supreme Court rejected the “concept of ‘countervailing power’” in the Philadelphia National Bank case and ruled that the proposed merger’s purported pro-competitive benefits in one market cannot justify anticompetitive effects in another market.¹⁵⁶

B. Merger would displace Mastercard but maintain current market structure

The merger would not rejuvenate competition in the credit card payment network, it would only re-arrange the players in market while maintaining the current market structure. Capital One intends to shift its payments business to Discover. Capital One CEO Fairbank stated that “the real driving motivation is to get as much business as we can to [Discover’s] network.”¹⁵⁷ The merger application states that Capital One intends to increase Discover market share by “adding immediate scale to the networks [...] by adding new debit and credit volumes to the Discover networks.”¹⁵⁸

¹⁵⁴ DOJ/FTC 2023 Merger Guidelines, 2023 at 33.

¹⁵⁵ *United States v. JetBlue Airways Corporation* (2024). Civil Action No. 23-10511-WGY. U.S. District Court of Massachusetts, January 16, 2024 at 105.

¹⁵⁶ *U.S. v. PNB*, 1963 at 370.

¹⁵⁷ *Capital One Investor Call*, 2024 at 1:03:40.

¹⁵⁸ *Capital One OCC Application*, 2024 at Exhibit 21. Memorandum on Competitive Considerations at 27 (414 in the application).

That shift is really moving Capital One’s credit and debit business that now runs primarily on the Mastercard network to Discover. Today, essentially all of Capital One’s credit cards are Mastercard.¹⁵⁹ Mastercard has acknowledged that it has had “a longstanding and a really strong relationship with Capital One for the longest time” and that the “larger set of [Capital One] volumes that we have is on the credit side.”¹⁶⁰ It is likely that a only a small portion of Capital One’s outstanding credit card debt is currently on Visa cards and the shift will primarily reduce Mastercard’s position.

Shifting Capital One’s credit cards from Mastercard and Visa to Discover will not inject competition in the market, it will just change the names of the dominant players. Assuming that all the Capital One outstanding credit card debt are on Mastercard-branded cards, Mastercard’s estimated share of loans would fall from 27.4 percent of the outstanding credit card debt (including the 13.1 percent issued by Capital One) to 14.3 percent, and shifting Capital One’s outstanding debt to Discover would increase Discover’s market share to 22.2 percent.¹⁶¹ If instead, 80 percent of the Capital One debt is on Mastercard, the shift to Discover would reduce estimated Mastercard’s market share to 16.9 percent, but Discover’s 22.2 percent market share would become more than 30 percent larger than Mastercard (see Figure 4). Rearranging the players does not change the market structure or reduce concentration – the market remains essentially unchanged and highly concentrated with an HHI of over 3,500 in either case.

C. Merger transforms Discover from maverick to market leader and raises consumer and merchant costs

Discover is the maverick upstart in the credit card market that is competing against the “dominant position and marketing and pricing power of Visa and Mastercard”¹⁶² The merger would make Discover a dominant player that no longer needed to compete vigorously on price and quality to entice new cardholders or merchants. It could more easily extract revenues and profits by flexing its market power over merchants and cardholders – a strategy Capital One has suggested was a significant motivation behind the proposed merger. It would have the ability and incentive to

¹⁵⁹ Substantially all of the current Capital One credit cards appear to be Mastercard cards, although previously issued Visa’s continue to be serviced. Capital One only lists four retail co-branded Visa cards (Pottery Barn, William Sonoma, West Elm, and a Key Rewards card. [Capital One. Compare All Cards](#)). Capital One’s description of Visa benefits lists cards that are not currently available ([Capital One. Visa and Mastercard Benefits Guide](#)). Visa lists only two Capital One credit cards on its website (Venture Rewards and Venture X Rewards. [Visa. Capital One Credit Cards](#)) while Mastercard lists nine families of cards ([Mastercard. Capital One Credit Cards](#)), including the VentureOne family of cards that appears to be replacing the Visa Venture cards.

¹⁶⁰ Mehra, Sachin. Mastercard, Inc. Chief Financial Officer. [Transcript]. “[Mastercard Incorporated \(MA\) Management Presents at BofA Virtual Electronic Payments Symposium](#).” March 18, 2024.

¹⁶¹ AFREF estimate based on 2023 outstanding credit card debt market share for Capital One, Discover, and American Express (13.1 percent, 9.1 percent, and 8.7 percent, respectively). Visa and Mastercard outstanding debt amounted to the non-Discover and American Express market share (82.2 percent) and there is about twice the outstanding debt on Visa cards as on Mastercard card (making the Visa market share 54.8 percent and Mastercard market share 27.4 percent). [Caporal 2024](#).

¹⁶² [Discover SEC Form 10-K](#), 2023 at 31.

tacitly coordinate prices and strategies with the dominant Visa. As the merger guidelines notes “a merger that eliminates a maverick or significantly changes its incentives increases the susceptibility to coordination.”¹⁶³

Today, Discover’s credit card is a distant fourth place player in a four-player credit card network game. Its cards have 4 percent of purchase volume, a tiny portion of Visa’s 52 percent, Mastercard’s 25 percent, and American Express’ 20 percent.¹⁶⁴ Discover credit card merchant acceptance is at near parity with Visa, Mastercard, and American Express (with 99 percent of merchants accepting Discover), but consumers still perceive the card as having lower acceptance levels affecting its ability to draw new customers.¹⁶⁵

Discover competes with the major credit cards and credit card lenders on the basis of price and quality. Discover states that it competes on “customer perception of service quality, brand image, reputation.”¹⁶⁶ It operates high-quality, 24-hour U.S.-based customer service call centers and it has been in the top 2 of J.D. Power’s Overall Customer Satisfaction Rankings for 17 years.¹⁶⁷ Discover also competes on price offering lower swipe fees (mostly interchange fees) to merchants and lower interest rates to cardholders. In 2023, Discover’s average interchange fee rates ranged from 1.10 percent to 2.40 percent, a lower range than the fees charged by Visa or Mastercard that range from 1.15 percent to 3.15 percent or American Express that range from 1.10 percent to 3.15 percent.¹⁶⁸

Discover offers some of the most affordable, lowest interest rate cards. The median interest rate Discover offers on cards to customers with near-prime credit scores is lower than the other top 10 credit card issuers — 1.5 percentage points lower than the median interest rates of all the cards offered by the top ten issuers (see Figure 5). For customers with prime credit scores, Discover’s median interest rate is 1.38 percentage points below the median of all cards offered by the top ten issuers. Discover ranks third, but it is likely because Bank of America and Citibank target customers with higher credit scores than Discover’s more middle-income consumers. In contrast, Capital One offers credit cards with median interest rates that are above the average for all credit cards offered by the top ten issuers, including among the highest for customers with prime credit scores.

¹⁶³ [DOJ/FTC 2023 Merger Guidelines](#), 2023 at 9.

¹⁶⁴ [Capital One OCC Application](#), 2024 at Exhibit 21. Memorandum on Competitive Considerations at 25 (412 in the application).

¹⁶⁵ [Discover SEC Form 10-K](#), 2023 at 10.

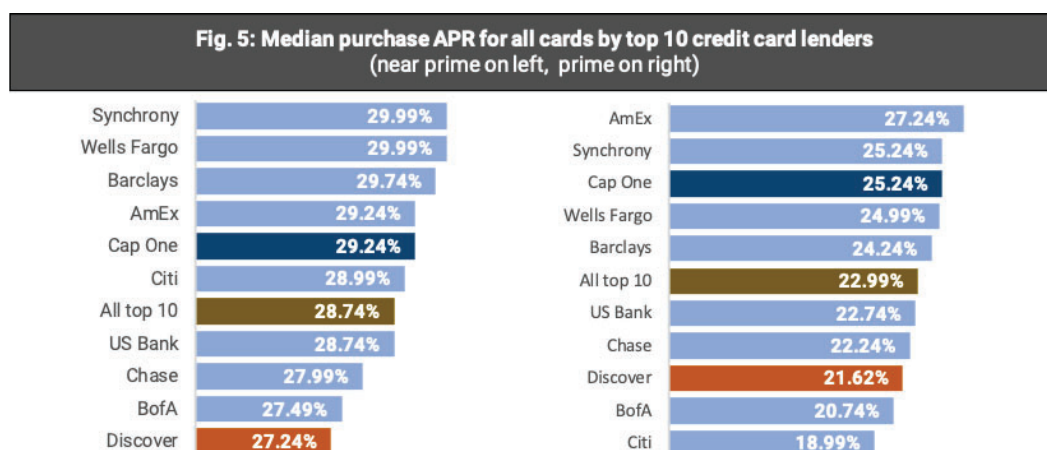
¹⁶⁶ [Discover SEC Form 10-K](#), 2023 at 10.

¹⁶⁷ *Ibid.* 2023 at 7; [Capital One-Discover Investor Presentation](#), 2024 at 10.

¹⁶⁸ Daly, Lyle. “[Average credit card processing fees and costs in 2023](#).” *Motley Fool*. April 2, 2024.

The merged Capital One-Discover would no longer need to offer lower merchant fees, lower-priced credit cards, or compete vigorously on quality. Instead, it would have the incentive to use its more formidable market power to impose price hikes on merchants and cardholders. Indeed, this was a key strategic rationale for the merger. Capital One pursued the acquisition to combine a payments network *and* a credit card issuing bank to increase leverage over merchants. The Capital One CEO stated that “the Holy Grail is to be able to be an issuer with one’s own network so that one can deal directly with merchants.”¹⁶⁹ The *American Banker* said that Capital One wanted the deal to “[gain] cost advantages and strategic benefits from owning its own payment network.”¹⁷⁰ The bigger pool of cardmembers would give Capital One more leverage than Discover alone has had over the merchant relationships and enable the combined company to charge higher merchant fees.¹⁷¹ The Merchants Payments Coalition stated that the proposed merger “won’t lead to badly needed competition over credit card ‘swipe’ fees.”¹⁷²

The Capital One merger application does not state that it will maintain Discover’s lower interest rates or that it will deploy the merger’s purported pro-competitive muscle to lower prices for consumers. Instead, it states it will be “making more attractive” its consumer credit cards.¹⁷³ This is likely to mean enhanced reward programs, but these spending incentives primarily reward more affluent, high-spending customers who are more likely to have rewards cards and tend to spend more on their cards to rack up rewards that are proportional to spending.¹⁷⁴ The costs of rewards are paid through higher merchant interchange fees. For example, Capital One reports its credit card interchange fee revenue net of its rewards expenditures;



¹⁶⁹ [Son](#), 2024.

¹⁷⁰ [Fitzgerald](#) 2024.

¹⁷¹ [Demos](#) 2024.

¹⁷² Merchants Payment Coalition. [Press release]. “[Merchants say Capital One/Discover deal shows need for Credit Card Competition Act](#).” February 21, 2024.

¹⁷³ [Capital One OCC Application](#), 2024 at Exhibit 21. Memorandum on Competitive Considerations at 28 (415 in the application).

¹⁷⁴ Felt, Marie-Hélène et al. (Felt et al.). Federal Reserve Bank of Kansas City. “[Distributional Effects of Payment Card Pricing and Merchant Cost Pass-through in the United States and Canada](#).” RWP 20-18. December 2020 at 2.

in 2023 it reported \$4.3 billion in net interchange income after accounting for \$8.2 billion in rewards programs.¹⁷⁵ A 2020 Federal Reserve Bank of Kansas City study found that merchant interchange fees were far higher for rewards credit cards than non-rewards cards (1.89 percent for non-rewards cards, 2.04 percent for basic rewards cards, and 2.49 percent for premium rewards cards), according to a.¹⁷⁶

These merchant fees are ultimately passed on to consumers, effectively charging all consumers to fund reward benefits for generally more affluent consumers, a regressive redistribution of value.¹⁷⁷ A 2023 Federal Reserve Board paper found that rewards programs cost customers with non-prime credit scores more than comparable reward-free cards but benefited customers with prime credit scores and amounted to an annualized redistribution of \$15.1 billion from consumers with non-prime scores to those with prime scores.¹⁷⁸ The Kansas City Fed paper found that the combination of merchant cost pass-through, rewards, and credit card fees acted as regressive economic “transfers from low-income to high-income consumers.”¹⁷⁹

The proposed merger would reduce not enhance competition in credit card payment networks. It would not shake up the market but merely rearrange the players, putting the merged firm in the number two market position but leaving the structure of the market unchanged. But by leapfrogging American Express and Mastercard, the merger would increase Capital One-Discover’s incentive and ability to tacitly coordinate on interchange prices. The merger would eliminate Discover’s current maverick incentives to compete on price and quality, raising consumer and merchant credit card costs that especially disadvantage lower-income consumers.

VI. Merger would facilitate anticompetitive regulatory evasion on debit card fees

The proposed merger would join the debit card transaction volume from Capital One’s deposit accounts to Discover’s debit card processing networks (either Discover’s signature debit card transactions or its Discover’s Pulse network) which would allow Capital One to evade the debit card transaction fee caps that apply to banks and raise prices on consumers and merchants. Vertical mergers that allow a regulated firm to move its business lines or profits to evade regulatory price limitations give the firm the ability and incentive to raise prices, harm consumers, and erode market competition. This anticompetitive harm has “the purest academic pedigree and has been explored in depth,” according to former Deputy Assistant

¹⁷⁵ [Capital One SEC Form 10-K](#), 2023 at 214 to 215.

¹⁷⁶ [Felt et al.](#), 2020 at 11.

¹⁷⁷ Klein, Aaron. “[What the fight over the Capital One-Discover merger misses about our terrible credit card system.](#)” *New York Times*, March 15, 2004.

¹⁷⁸ Agarwal, Sumit et al. Federal Reserve Board. “[Who Pays for Rewards? Redistribution in the Credit Card Market.](#)” Finance and Economics Discussion Series No. 2023-007. 2023 at 3.

¹⁷⁹ [Felt et al.](#), 2020 at 21 and 32.

Attorney General Steven Sunshine.¹⁸⁰ As 26 State Attorneys General noted, vertical takeovers that enable regulatory evasion “can harm consumers by distorting prices.”¹⁸¹

The Capital One-Discover vertical debit card and debit network integration facilitates regulatory evasion that would substantially lessen competition. The 1984 vertical merger guidelines identified the anticompetitive harm from non-horizontal mergers that could be used by a firm “subject to rate regulation as a tool for circumventing that regulation” that would allow the firm to pass inflated prices onto consumers.¹⁸²

The U.S. Department of Justice and Federal Trade Commission 2023 merger guidelines recognize that regulatory evasion is a mechanism that can substantially lessen competition. Vertical mergers that enable firms to capitalize on regulatory loopholes to raise their prices “diminish[es] competitive constraints” and “rivalry that incentivizes businesses to offer lower prices” that the merger guidelines identify as contravening the Clayton Act’s prohibition against mergers that substantially lessen competition.¹⁸³ The guidelines specifically identify mergers that “would enable firms to avoid a regulatory constraint because that constraint was applicable to only one of the merging firms” as posing a risk that the merger would substantially lessen competition or tend to create a monopoly in violation of the Clayton Act.¹⁸⁴

When consumers use debit cards to make purchases, merchants pay debit interchange fees to facilitate the debit card transaction to the debit card issuer (the consumer’s bank).¹⁸⁵ Federal law prohibits banks from charging interchange fees that are not “reasonable and proportional to the [transaction] cost.”¹⁸⁶ The regulations that implement this statutory provision, known as the Durbin amendment for its author Sen. Richard Durbin, exclude three-party transactions where the card issuer owns the network (so the transaction is between the cardholder, Issuer-owned network, and the merchant).¹⁸⁷ Discover and American Express are exempt from the Durbin amendment fee caps because they are networks and card issuers (unlike Visa and Mastercard whose branded cards are issued by banks).¹⁸⁸

Debit interchange fees — and the regulations that constrain Capital One’s ability to raise these fees — are of critical interest to the company. It’s Securities and Exchange Commission filings state that debit card interchange fees are “a meaningful source of revenue for our credit and debit card businesses” and that the regulations that “limits

¹⁸⁰ Sunshine, Steven C. (Sunshine). Deputy Assistant Attorney General. U.S. Department of Justice. Speech before the American Bar Association. “[Vertical Merger Enforcement Policy](#).” April 5, 1995.

¹⁸¹ [Public Comments of 26 Attorneys General on Draft Vertical Merger Guidelines](#). U.S. Department of Justice and Federal Trade Commission. February 26, 2020 at 6.

¹⁸² U.S. Department of Justice. [1984 Merger Guidelines](#). 1984 at 4.23.

¹⁸³ [DOJ/FTC 2023 Merger Guidelines](#). 2023 at 1.

¹⁸⁴ *Ibid.* at 29.

¹⁸⁵ A smaller network transaction fee is paid by the debit card issuing bank and the merchant’s bank.

¹⁸⁶ 15 USC §1693o-2(a)(2).

¹⁸⁷ Federal Reserve Board. [Debit Card Interchange Fees and Routing Final Rule](#). 76 Fed. Reg. 139. July 20, 2011 at 43305 and 43404. Smaller banks with fewer than \$10 billion in assets are also exempt from the Durbin interchange caps. 15 USC §1693o-2(a)(6).

¹⁸⁸ Getter, Darryl E. (Getter). Congressional Research Service. “[Regulation of Debit Interchange Fees](#).” CRS No. R41913. May 16, 2017 at 4 to 5; [Mason 2024](#).

Table 3: Discover's 2022 debit interchange fees compared to regulated fee cap						
	Av. Transaction Size	Av. Debit Interchange Fee	Allowable under current Durbin	Current Overcharge	Allowable under proposed Durbin	Overcharge under proposed rule
Discover (swipe)	\$36.08	51¢	23.8¢	114%	17.1¢	197%
Pulse (e-commerce)	\$49.89	30¢	24.5¢	22%	17.6¢	70%

Source: Federal Reserve Board. 98 percent of Discover and 63 percent of the Pulse debit transactions are exempt from Durbin.¹⁹⁸

the amount of interchange fees that can be charged per debit card transaction” affect its revenues.¹⁸⁹ Even under the debit interchange fee caps on banks, Capital One’s non-interest income rose to \$589 million in 2023 “primarily driven by higher interchange fees from an increase in debit card purchase volume.”¹⁹⁰

Capital One has promoted the merger’s ability to facilitate regulatory arbitrage to get around federal debit interchange caps. CEO Richard Fairbank specifically mentioned to investors when discussing the merger that the Durbin amendment regulatory loophole “explicitly exclude networks like Discover.”¹⁹¹ Capital One intends to rapidly shift its “entire debit card business over to [Discover’s] debit network,” both the Discover signature debit (mostly in-person, swipe debit cards) and the Pulse network (mostly card-not-present or e-commerce).¹⁹² It expects it will have moved 25 million debit accounts to Discover’s debit networks by 2025.¹⁹³

Capital One estimates the shift to Discover debit card networks could generate \$1.2 billion in savings and revenue increases.¹⁹⁴ This revenue boost comes from becoming the network and issuer (so it does not have to split interchange fees with another network operator) but also because it will be able to raise fees in excess of the debit interchange fee cap.¹⁹⁵ Currently, the cap on debit interchange fees is set at 22¢ plus 5 basis points, but the Federal Reserve has proposed lowering the cap to reflect the actual processing costs to 15.7¢ and 4 basis points.¹⁹⁶ The proposed debit interchange rules do not close the three-party loophole that allows Discover to charge debit interchange fees above the cap.¹⁹⁷

¹⁸⁹ [Capital One SEC Form 10-K](#), 2023 at 14 and 37.

¹⁹⁰ *Ibid.* at 69.

¹⁹¹ [Capital One Investor Call](#), 2024 at 1:10:00.

¹⁹² *Ibid.* at 12:20; [Son](#), 2024.

¹⁹³ [Fitzgerald 2024](#).

¹⁹⁴ [Huffman](#), 2024.

¹⁹⁵ [Mason 2024](#).

¹⁹⁶ The cap includes a fraud-prevention adjustment that is currently 1¢ of the 22¢ and is proposed to rise to 1.3¢ of the 15.7¢. Federal Reserve Board, [Debit Card Interchange Fees and Routing Notice of Proposed Rulemaking](#), 88 Fed. Reg. 218, November 14, 2023 at 78100 et seq.

¹⁹⁸ Federal Reserve Board, (FRB Debit Card Interchange Fees), Regulation II (Debit Card Interchange Fees and Routing), [Average Debit Card Interchange Fee by Payment Card Network](#), September 27, 2023.

Capital One would generate substantial revenues and profits from debit interchange fees by switching its debit transactions to Discover's networks. Capital One's debit card currently uses the Mastercard network which has average interchange fees of 24¢ for transactions covered by the Durbin amendment caps.¹⁹⁹ Most of Discover's debit transactions are excluded from the interchange fee caps and are significantly higher — 51¢ for typical swipe transactions and 30¢ for typical card-not-present e-commerce transactions.²⁰⁰ The interchange fees are twice the debit fee cap (and nearly triple the proposed cap) for swipe transactions and are over 20 percent higher for e-commerce (see Table 3).

The proposed merger would give Capital One the ability to shift its debit card business to Discover to evade regulatory debit interchange fee caps and incentive to generate more revenues from interchange fees. Not only would its interchange revenue rise substantially, but it also would eliminate its payments to a network operator. Capital One's regulatory evasion strategy is considerably more straightforward than other regulatory evasion strategies found to be anticompetitive that relied on a more complex multi-step process. For example, AT&T's subsidiary telephone equipment manufacturer could raise its prices to increase the input costs for telephone service and justify increasing regulated prices.²⁰¹ Utility and power generation mergers have been challenged for being able to artificially hike electricity production costs to raise allowable utility prices for consumers.²⁰² The British Telecom-MCI joint venture created an incentive for MCI to evade a reciprocal pricing and call volume agreement that would give it the ability and incentive to raise the cross-border call prices.²⁰³ Regulators struggle to enforce price caps against these complex vertical strategies that allow vertically merged firms to raise allowable consumer prices.²⁰⁴ But in the proposed Capital One-Discover merger, one firm is a regulated entity and the other is unregulated and shifting business lines to the unregulated party allows it to easily raise revenues by raising interchange prices.

¹⁹⁸ Federal Reserve Board. (FRB Debit Card Interchange Fees). Regulation II (Debit Card Interchange Fees and Routing). [Average Debit Card Interchange Fee by Payment Card Network](#). September 27, 2023.

¹⁹⁹ Capital One. [360 Checking Debit Card](#). Accessed March 2024; Mastercard charges average interchange fees of 24¢ for its dual message signature swipe cards and the POS transactions on its Maestro network. [FRB Debit Card Interchange Fees 2023](#).

²⁰⁰ [FRB Debit Card Interchange Fees 2023](#).

²⁰¹ Salop, Steven C. and Daniel P. Culley. "Revising the US vertical merger guidelines: Policy issues and an interim guide for practitioners." *Journal of Antitrust Enforcement*. 2015 at 31.

²⁰² Moss, Diana. American Antitrust Institute. [Acquisition and Disposition of Merchant Generation Assets by Public Utilities before the Federal Energy Regulatory Commission](#). Docket No. PL04-9-000. August 2018 at 3.

²⁰³ [Sunshine 1995](#).

²⁰⁴ American Antitrust Institute. [Brief of Amicus Curiae the American Antitrust Institute in Support of Petitioner the Environmental Defense Fund and Reversal](#). *Environmental Defense Fund v. Federal Energy Regulatory Commission*. U.S. Court of Appeals Case. No. 20-1016. July 3, 2020 at 11.

VII. Merger would create platform conflict of interest with branch banking rivals on Discover's debit networks

The proposed merger will disadvantage branch banking rivals of Capital One that rely on the Discover Pulse debit network for their depositors to access point-of-sale and ATM transactions. Currently, Discover offers Pulse debit payment network services to 4,100 banks,²⁰⁵ but although Discover offers debit cards to its digital depositors, it does not compete with the banks that use the Pulse network for retail branch customers. Capital One ownership of the Pulse network would change that dynamic. It would change the incentives with regard to providing equal access to the payments platform network because Capital One is a rival for branch banking services with the banks that currently rely on the Pulse network. Capital One would have an incentive to raise debit network transaction costs or otherwise foreclose access to the Pulse network not only to raise revenues but to reduce the earnings of their rivals and make Capital One's depository accounts and branch banking more attractive to prospective customers.

The vertical platform elements of the merger enable Capital One to leverage its market power against its rivals by favoring its own participation on the debit network over those of its competitor banks participation in the Pulse debit network. Capital One would have the "ability and incentive to limit access to the related product so as to weaken or exclude some of its rivals" as the merger guidelines describe vertical foreclosure.²⁰⁶ Because the vertical merger is a platform participant (Capital One's use of a debit network) with a platform (the Pulse debit network) it creates a conflict of interest between Capital One's role operating the Pulse network and its role as competitor with the other banks that participate on the Pulse network. The merger guidelines state that these conflicts can harm competition when a merger party "has an incentive to give its own products and services an advantage over other participants competing on the platform."²⁰⁷

Debit networks provide the architecture and interface that allow depositors to use their debit cards to access cash from ATMs and make debit purchases at point-of-service merchants and e-commerce. Today, consumers are as likely to use their debit as credit card. In 2021, there were over 92 billion debit card transactions and debit cards made up nearly half of all card transactions by dollar value (\$4.55 trillion out of \$9.43 trillion total card payments).²⁰⁸ A 2022 S&P study found that consumers preferred to use their debit card over their credit card and the preference was stronger for lower-income households.²⁰⁹

²⁰⁵ Fitzgerald 2024; Discover SEC Form 10-K, 2023 at 4.

²⁰⁶ DOJ/FTC 2023 Merger Guidelines, 2023 at 13.

²⁰⁷ *Ibid.* at 25.

²⁰⁸ Federal Reserve Board. (FRB Payments Study). "Federal Reserve Payments Study: 2022 Triennial Initial Data Release." July 27, 2023 at 2 and at Table 1.

²⁰⁹ Wooldridge, McKayla. S&P Global Market Intelligence. "Debit Surpasses Credit as Consumers' Preferred Payment Card." September 27, 2022.

Pulse grew out of a Texas-based regional debit and electronic funds transfer network between banks that provided reciprocal ATM access to their depositors; Discover purchased it in 2005.²¹⁰ The Pulse debit network earns transaction fees from both the debit card issuing banks (an average of 3¢ per transaction) and the merchants (an average of 5¢).²¹¹ The Pulse network transaction fees generated \$300 million in revenue on \$285 billion in transactions in 2023.²¹²

Discover has stated that Pulse now includes “large and small banks, thrifts and credit unions across the country.”²¹³ It has had Citibank, Santander, GE Money, First National Bank of Omaha, and Candance Bank among the issuers on the network.²¹⁴ But there are also thousands of smaller and community banks.²¹⁵

The merger would increase concentration in already concentrated debit network markets and create the ability and incentive for the Pulse network to disadvantage rival banks’ access to the debit network — especially smaller banks in markets that compete with Capital One for retail banking customers.

Debit networks exercise their market power to disadvantage merchants and smaller banks: Banks contract with debit networks to provide transaction services to their depositors. Banks receive the lion’s share of the interchange fee retailers pay to enable point-of-sale debit transactions, but they have internal processing costs that include a transaction fee that banks pay to the network that affect the net interchange fee revenues. Federal regulations under the Durbin rule cap the interchange fee banks can charge, but smaller banks with assets below \$10 billion are exempt from the interchange fee cap, allowing smaller banks to charge higher, Durbin-exempt

²¹⁰ Clark Neeley, Michelle. Federal Reserve Bank of St. Louis. “[What price convenience? The ATM surcharge debate.](#)” *Regional Economist*, July 1, 1997; Discover Financial Services. PULSE Network. “[PULSE reflects on 40 years of debit.](#)” 2021; Discover Financial Services. [Press release]. “[Merger of Discover Financial Services and Pulse EFT Association closes following Pulse member approval.](#)” January 12, 2005.

²¹¹ Pulse Network, LLC. (Pulse v. Visa Brief). [Redacted Opening Brief for Plaintiff Appellant Pulse Network, LLC](#). Pulse Network, LLC v. Visa, Incorporated. U.S. Court of Appeals for the Fifth Circuit. January 30, 2019 at 6.

²¹² [Discover SEC Form 10-K](#), 2023 at 32 and 57; [Son](#), 2024.

²¹³ Discover Financial Services. [Meeting between Federal Reserve Staff and Representatives of Discover Financial Services \(Discover\)](#). October 28, 2010 at 4.

²¹⁴ Discover Financial Services. “[2013 Financial Community Briefing](#).” SEC Exhibit 99.1. March 12, 2013 at 8.

²¹⁵ It is difficult to identify the Pulse network banks, but the sample include institutions operating in states where Capital One has branches as well as minority serving institutions. HealthShare Credit Union. [ATM Locators](#). Accessed March 2024; Acevedo, Sophia. “[Golden Bank Review 2024.](#)” *Business Insider*. February 26, 2024; Bresnick Kendler, Peggy. “[Park Bank, Altra Federal Credit Union sign long-term agreements with PULSE.](#)” *Bank Systems & Technology*. January 30, 2009; Midwest Liberty Credit Union. [Press release]. “[Midwest Liberty Credit Union Expands to serve more communities.](#)” February 1, 2024; “[United Commercial Bank joins Pulse ATM network, accesses China UnionPay.](#)” *ATM Marketplace*. May 14, 2007; “[Fulton Financial adds Pulse to its offerings.](#)” *ATM Marketplace*. January 30, 2006; “[Woodforest National Bank adds Postilion.](#)” *ATM Marketplace*. December 19, 2001; Coltharp, Richard. “[Citizens celebrates 50th, plus one.](#)” *Las Cruces Bulletin*. April 8, 2021; First State Bank. Livingston, Texas. [ATM Cards](#). Accessed March 2024; Feliciano Federal Credit Union. [QwikCash ATM](#). Accessed March 2024; Florida Customs Federal Credit Union. [ATM Locations](#). Accessed March 2024; ANG Federal Credit Union. [ATM Cards](#). Accessed March 2024; Citizens State Bank. [ATM](#). Accessed March 2024.

interchange fees.²¹⁶ Additionally, the Durbin rule requires banks to embed two, unaffiliated networks for each debit card (typically a signature debit network and a PIN network).²¹⁷

There are two types of debit networks, one that allows cardholders to sign for a point-of-sale transaction like a credit card (or “signature debit” networks) and one that historically required cardholders to enter a PIN on a keypad (or “PIN debit” networks), although recently PIN-less transactions have become available through a merchant card reader. Typically, banks provide a signature debit option (offered only by Visa, Mastercard, and Discover) and a PIN debit option (offered by a small handful of firms, including Visa, Mastercard, and Discover’s Pulse).

Banks choose what network to embed on the debit cards they issue to depositors based on the share of the interchange fees they receive on merchant transactions (the net interchange revenue after paying the network transaction fee).²¹⁸ Larger banks can negotiate more favorable debit network terms and prices (network fees) based on the volumes of transactions.²¹⁹ Smaller banks rely on the debit networks for revenues from interchange fees and debit card services are essential to their depositor customers.²²⁰

There only a few firms that operate debit networks.²²¹ Only Visa, Mastercard, and Discover networks offer “signature debit” networks.²²² The PIN networks grew out of regional electronic funds transfer networks built to service ATMs and have consolidated into a few players (including Finserv and FIS as well as Discover’s Pulse, Visa’s Interlink, and Mastercard’s Maestro) that are more prevalent in e-commerce transaction, in part because the signature networks discourage the use of cheaper PIN debit transactions at point-of-sale transactions to extract fees from merchants. Average signature network interchange fees (for Durbin-capped and Durbin-exempt transactions) are 38¢ compared to 25¢ for PIN network interchange fees.²²³

The debit card networks exercise market power over merchants by using tacit coordination to keep interchange fees as high as allowable. The few companies that have the strongest networks — primarily the Visa and Mastercard signature networks — have used their market power to disadvantage rivals, discourage debit card issuers from encouraging non-signature debit transactions, and imposed high fees and

²¹⁶ 15 USC §1693o-2(a)(6); Hayashi, Fumiko. (Hayashi 2012). “[The new debit card regulations: Initial effects on networks and banks.](#)” *Federal Reserve Bank of Kansas City Economic Review*. Fourth quarter 2012 at 90.

²¹⁷ 15 USC §1693o-2(b).

²¹⁸ [Pulse v. Visa Brief](#). 2019 at 6.

²¹⁹ [Getter](#). 2017 at 3.

²²⁰ Hayashi, Fumiko. Federal Reserve Bank of Kansas City. “[Community Bank Access to Payment Card Networks: Has it Become More Expensive.](#)” Working Paper WP 03-02. December 11, 2003 at 3.

²²¹ [FRB Payments Study](#). 2023 at Table 1; Redbridge. “[Are Visa’s debit routing practices making PIN and PINless debit transactions better or worse for merchants?](#)” November 11, 2021.

²²² [Hayashi](#). 2012 at 82.

²²³ [FRB Debit Card Interchange Fees 2023](#).

conditions on merchants.²²⁴ Debit networks have imposed various anticompetitive quasi-tying conditions on merchants in exchange for accepting customers' debit transactions (such as prohibiting surcharges, requiring the acceptance of all network cards irrespective of type of card or issuer, and requiring acceptance at all outlets).²²⁵ In 2024, Visa and Mastercard proposed settling an antitrust case by committing to reducing swipe fees on signature debit (and credit card) transactions and prohibiting anti-steering requirements that barred merchants from encouraging customers to use an alternate lower-cost PIN debit network.²²⁶

Discover has not shied away from flexing the Pulse market power to extract concessions from merchants, customers, and banks. Pulse increased the fees it charged merchants for exempt transactions after the Durbin rule went into effect.²²⁷ Prior to 2012, Pulse had "increasing success in obtaining exclusive placement" on banks' debit cards (before this was prohibited by the Durbin amendment).²²⁸ Pulse also has attempted to use its market power to press banks to adopt Pulse as the non-Visa or Mastercard PIN debit network on their debit cards.²²⁹

The proposed merger would give Capital One the ability and incentive to disadvantage rival banks on the Pulse network. Capital One would gain a competitive advantage over its banking rivals, because Pulse would carry its debit transactions, lowering its debit network fees and increasing its net interchange revenues.²³⁰ The merger would also strengthen the Discover/Pulse network by moving Capital One's debit business to Discover's signature debit network to evade Durbin fee caps *and* discouraging the use of the alternate PIN network it is obligated to provide to cardholders.

Most importantly, Capital One would have an incentive to raise Pulse transaction fees on rival banks to lower their net interchange revenue, which would compound Capital One's competitive advantage as its internal costs fall and its rivals' costs rise. This exercise of network platform market power would be especially disadvantageous to smaller banks that compete in markets where Capital One has retail branches. Debit networks like Pulse solicit smaller banks to the network by offering higher interchange fees (higher, but without driving merchants away).²³¹ But they also have an incentive to raise the per transaction fee (that come out of interchange fees) they charge the smaller banks to capture as much of the Durbin-exempt interchange fee revenue as possible. Smaller banks pay the highest network transaction fees. Banks

²²⁴ Constantine, Lloyd. "[The need for Federal Reserve and antitrust intervention in the failed U.S. debit and credit card markets.](#)" *Proceedings of Payments System Research Conferences*. May 2005.

²²⁵ [Getter](#). 2017 at 4.

²²⁶ Tempel, Jonathan. "[Visa, Mastercard reach \\$30 billion settlement over credit card fees.](#)" *Reuters*. March 27, 2024.

²²⁷ [Hayashi](#). 2012 at 92.

²²⁸ [Pulse v. Visa Brief](#). 2019 at 12.

²²⁹ Visa, Inc. [Brief of Appellee Visa Inc.](#) Pulse Network, LLC v. Visa, Incorporated. United States District Court for the Southern District of Texas, Houston Division, Case No. 4:14-cv-3391. April 5, 2019 at 8.

²³⁰ [Capital One Investor Call](#). 2024 at 1:03:40; Buchwald, Elisabeth. "[Capital One is buying Discover for \\$35 billion in biggest deal so far this year.](#)" *CNN*. February 20, 2024.

²³¹ [Hayashi](#). 2012 at 93.

with fewer than one million debit transactions pay 9.7¢ in network fees per transaction and banks with between one and one hundred million transactions (which likely includes some Durbin-exempt banks) paid 4.6¢ per transaction (compared to 0.6¢ by the biggest banks with over 100 million transactions).²³²

Capital One would have the ability and incentive to raise its interchange fees to attract banks as well as increase transaction fees because of the debit network concentration. Pulse's Durbin-exempt Pulse transaction interchange fees for small banks are high but with room for increases compared to its rivals, averaging 30¢ per transaction (below Visa's Interlink 36¢ and FIS' NYCE 32¢ but above the 20¢ to 22¢ interchange fees of Mastercard's Maestro and Fiserv's STAR and Accel).²³³ By raising interchange fees and raising network fees, Capital One could keep its rival banks on the network and constrain the net interchange fee revenues that are critical to smaller banks balance sheets. This would give Capital One an advantage over smaller rival banks and enable it to offer more services or lower prices to lure depositor customers.

VIII. Conclusion

The proposed Capital One-Discover merger would substantially undermine competition in multiple markets and dimensions in ways that would disadvantage consumers, merchants, and communities. The merger would increase concentration in credit card lending markets — to an extent that is presumptively anticompetitive in non-prime credit card lending — and subject consumers to price hikes that that would be difficult or effectively impossible to avoid. The acquisition would increase market power in data markets and give Capital One the ability to exploit the personal information of Discover cardholders. The merger would eliminate Discover's current maverick incentive to compete on price and quality, reducing competition in branded credit cards (rather than injecting new competition, as Capital One contends). The transaction would enable Capital One to evade federal debit interchange fee regulations and impose anticompetitive price hikes on merchants (and ultimately consumers). And the merger would give Capital One the incentive and ability to disadvantage its retail banking rivals that rely on the Discover Pulse debit network. The Department of Justice and banking regulators should enjoin this anticompetitive acquisition that contravenes the Clayton Act, the Bank Merger Act, and the Bank Holding Company Act's prohibition on mergers that substantially lessen competition, tend to create monopolies, or otherwise be in restraint of trade.

²³² Federal Reserve Board. Database. [Interchange Fee Revenue, Covered Issuer Costs, and Covered Issuer and Merchant Fraud Losses Related to Debit Card Transactions](#). 2023 at Table 13.

²³³ [FRB Debit Card Interchange Fees 2023](#).

IX. Appendix

Total and Nonprime Outstanding Credit Card Loans by Issuer 2023									
Issuer [†]	Total Outstanding Credit Card Loans				Nonprime Outstanding Credit Card Loans				
	Loans B)	Rank	Market Share	HHI	Loans B)	Rank	Market Share	HHI	Nonprime share of total
JPMorgan Chase	\$211.2	1	18.7%	350	\$29.6	3	13.4%	180	14%
Citibank	\$164.7	2	14.6%	213	\$33.7	2	15.3%	234	20%
Capital One	\$147.7	3	13.1%	171	\$47.3	1	21.5%	460	32%
Discover	\$102.3	4	9.1%	82	\$20.0	5	9.1%	83	20%
Bank of America	\$102.2	5	9.1%	82	\$17.0	6	7.7%	59	17%
American Express	\$97.7	6	8.7%	75	\$0.0	30	0.0%	0	0%
Synchrony	\$97.0	7	8.6%	74	\$27.2	4	12.3%	152	28%
Wells Fargo	\$51.8	8	4.6%	21	\$10.1	7	4.6%	21	20%
Barclays	\$31.8	9	2.8%	8	\$6.2	10	2.8%	8	
Navy Federal Credit Union	\$29.4	10	2.6%	7	\$5.7	11	2.6%	7	
US Bank	\$28.6	11	2.5%	6	\$4.0	12	1.8%	3	14%
Bread Financial	\$19.0	12	1.7%	3	\$8.2	8	3.7%	14	43%
Goldman Sachs	\$17.4	13	1.5%	2	\$6.3	9	2.9%	8	36%
USAA Federal Savings Bank	\$16.6	14	1.5%	2	\$3.2	13	1.5%	2	
TD Bank	\$15.3	15	1.4%	2	\$3.0	14	1.4%	2	
Comenity Capital Bank	\$11.0	16	1.0%	1	\$2.1	15	1.0%	1	
First National Bank of Omaha	\$8.1	17	0.7%	1	\$1.6	16	0.7%	1	
PNC	\$7.1	18	0.6%	0	\$1.0	17	0.5%	0	15%
Truist	\$5.1	19	0.4%	0	\$1.0	18	0.4%	0	
Merrick Bank	\$3.9	20	0.3%	0	\$0.8	19	0.3%	0	
Citizens Bank	\$2.1	21	0.2%	0	\$0.4	21	0.2%	0	20%
PenFed Credit Union	\$2.1	22	0.2%	0	\$0.4	22	0.2%	0	
Ally Bank	\$2.0	23	0.2%	0	\$0.4	23	0.2%	0	
Fifth Third	\$1.9	24	0.2%	0	\$0.1	27	0.0%	0	4%
Regions Financial	\$1.4	25	0.1%	0	\$0.3	24	0.1%	0	23%
Banco Popular de Puerto Rico	\$1.1	26	0.1%	0	\$0.2	25	0.1%	0	
BMO Harris	\$1.0	27	0.1%	0	\$0.5	20	0.2%	0	49%
Keycorp	\$1.0	28	0.1%	0	\$0.1	26	0.1%	0	11%
Huntington Bank	\$0.8	29	0.1%	0	\$0.0	29	0.0%	0	4%
Santander	\$0.3	30	0.0%	0	\$0.1	28	0.0%	0	
Capital One + Discover	\$249.9	1	22.1%	490	\$67.3	1	30.6%	933	
Total Loans	\$1,129.0				\$ 220.2				19.5%
Four-Firm Concentration Ratio	Pre-Merger	55.4%			62.5%				
	Post-Merger	64.5%			71.6%				
HHI	Pre-Merger	1,100			1,236				
	Post-Merger	1,337			1,626				
	Δ	237			390				

Methodology: Top 30 list of issuers drawn from media reports of top credit card lenders, top banks by assets, top banks by deposits, and nonprime credit card issuers from Consumer Financial Protection Bureau credit card database at CFPB “[Terms of Credit Card Plans Survey Results.](#)” November 2023. Total outstanding credit card loans by issuer are drawn from 2023 Securities and Exchange Commission Form 10-K, FDIC Call Reports, and annual reports. Market share for total

loans calculated from total outstanding credit card loans from Federal Reserve Bank of New York. Center for Microeconomic Data. [Household Debt and Credit Report](#). Q4 2023. For nonprime credit card loans, 18 firms disclosed the share or volume of outstanding nonprime credit card loans on their SEC filings (primarily for FICO scores under 660, but a few were under 680 or 650). Total outstanding nonprime credit card loans based on the average share of nonprime credit card loans (calculated from the total disclosed nonprime loans divided by total credit card loans from 18 disclosing issuers) multiplied by total outstanding credit card loans. Issuer-specific nonprime credit card loans were calculated from the average for issuers that did not report specific nonprime credit card loans.

[†] JPMorgan Chase & Co. [SEC Form 10-K](#). 2023 at 70 and 247 (FICO <660); Citigroup, Inc. [SEC Form 10-K](#). 2023 at 214 and 216 (<680); Capital One Financial Corp. [SEC Form 10-K](#). 2023 at 90 and 94 (<660); Discover Financial Services. [SEC Form 10-K](#). 2023 at 64 and 102 (<660); Bank of America Corporation. [SEC Form 10-K](#). 2023 at 58 and 117 (<680); American Express National Bank. [FDIC Call Report Cert. No. 27471](#). 2023 (American Express does not make loans to non-prime borrowers); Synchrony Financial. [SEC Form 10-K](#). 2023 at 45 and 132 (<650); Wells Fargo & Co. [SEC Form 10-K](#). 2023 at 119 (<660); Barclays Bank of Delaware. [FDIC Call Report Cert. No. 57203](#). 2023; Navy Federal Credit Union. [2023 Annual Report](#). 2024 at 37; U.S. Bancorp. [SEC Form 10-K](#). 2023 at 39 (<660) and 88; Bread Financial. [SEC Form 10-K](#). 2023 at F-15 and F-17 (<660); Goldman Sachs Group, Inc. [SEC Form 10-K](#). 2023 at 172; USAA Federal Savings Bank. [FDIC Call Report Cert. No. 32188](#). 2023; TD Bank USA, NA. [FDIC Call Report Cert. No. 33947](#). 2023; TD Bank, NA. [FDIC Call Report Cert. No. 18409](#). 2023; Comenity Capital Bank. [FDIC Call Report Cert. No. 57570](#). 2023; First National Bank of Omaha. [FDIC Call Report Cert. No. 5452](#). 2023; PNC Financial Services Group, Inc. [SEC Form 10-K](#). 2023 at 119 (<660); Truist Financial Corp. [SEC Form 10-K](#). 2023 at 115; Merrick Bank. [FDIC Call Report Cert. No. 34519](#). 2023; Citizens Bank, NA. [FDIC Call Report Cert. No. 57957](#). 2023; Citizens Financial Group, Inc. [SEC Form 10-K](#). 2023 at 109 (<680, percentage of other retail applied to Call Report credit card loans); PenFed Credit Union. [2022 Annual Report](#). 2023 at 44; Ally Financial Inc. [SEC Form 10-K](#). 2023 at 79; Fifth Third Bancorp. [SEC Form 10-K](#). 2023 at 91 (<660); Regions Financial Corp. [SEC Form 10-K](#). 2023 at 122; Banco Popular de Puerto Rico. [FDIC Call Report Cert. No. 34968](#). 2023; Bank of Montreal. [SEC Form 40-F](#). 2023 at 163 (share of medium and high-risk credit card loans applied to BMO Bank Call Report credit card loans); BMO Bank NA. [FDIC Call Report Cert. No. 16571](#). 2023; KeyCorp. [SEC Form 10-K](#). 2023 at 125 (<660); Huntington Bancshares Inc. [SEC Form 10-K](#). 2023 at 115 (<650 for other consumer loans applied to Call Report credit card); Huntington Bank. [FDIC Call Report Cert. No. 6560](#). 2023; Santander Bank NA. [FDIC Call Report Cert. No. 29950](#). 2023.

From: [Maria Scaglione](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 11:59:01 AM

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Federal Trade Commission PUBLIC MEETING,

I am contacting you on behalf of a group of friends, family members and co-workers who are very concerned about this issue.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Maria Scaglione
mtscaglione@gmail.com
New Jersey
New Jersey, New Jersey 08690

From: [Ed Fiedler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ed Fiedler
sparkplug2525@gmail.com
11505 June Dr
Austin, Texas 78753-2928

From: [Thomas Wilson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
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Sincerely,

Thomas Wilson
cityecology@gmail.com
1161 Quantril Way
Baltimore City, Maryland 21205-3254

From: [Elka Marish](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
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The federal regulators must stop this mega-merger immediately.

Sincerely,
Elka Marish

Elka Marish
elkamarish@gmail.com
6349 N 10th Ave, Phoenix, AZ, 85013, USA
Phoenix, Arizona 85013

From: [A.L. Steiner](#)
To: [RICH BankSup Applications Comments](#)
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The federal regulators must stop this mega-merger immediately.

Sincerely,

A.L. Steiner
asteinerny@gmail.com
1222 Atwood St.
East Los Angeles, California 90063

From: [Karen Spence](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Spence
karenbondurant@hotmail.com
12100 Leslye Ave.
Gulfport, Mississippi 39503

From: [Jill Greer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] You Must prevent this monopolistic proposal, the Credit One/Discover mega-merger.(PUBLIC MEETING)
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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Greer
greer-j@mssu.edu
17837 Tiger Rd
Stark City, Missouri 64866

From: [Lisa Allarde](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 4:45:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Allarde
toothlessinpa@hotmail.com
129 milan way
Green Lane, Pennsylvania 18054

From: [Shanese Mitchell](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 5:03:02 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Shanese Mitchell
shanesemitchell1986@yahoo.com
20140 NW 8 Street
Pembroke Pines , Florida 33029

From: [Susan Duffin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 5:12:25 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. As a Capitol One credit card user, I strongly oppose having this company have more control over my fees and other expenses.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Duffin
moonflowerwriting7@gmail.com
60B Emerson Dr
Palm Coast, Florida 32164

From: [Chris Alexander](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 6:32:02 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Alexander
c.alexander55@gmail.com
5104 Skillman Ave. D9
Woodside, New York 11377

From: [Donna Metzler](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 8:51:04 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Metzler
dnb419@gmail.com
8542 Madison St
Paramount, California 90723

From: [Kelly Jean Clair](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Please Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 9:37:34 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelly Jean Clair
kellyjeanclair@gmail.com
325 W. 100th St.
New York, New York 10025

From: [David Sinks](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, May 30, 2024 9:58:58 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Sinks
david.sinks@gmail.com
4207 E Carson Rd
Phoenix, Arizona 85042

From: [Lily Hopwood](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 7:19:55 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lily Hopwood
lily.hopwood@outlook.com
New York
New York, England 10001

From: [Christopher Ferrio](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 9:20:02 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher Ferrio
ferriochris@gmail.com
1414 Dixwell Avenue
Hamden, Connecticut 06514

From: [Phillip Provencio](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 10:29:14 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Phillip Provencio
phillipprovencio@gmail.com
10001 Camino Media
Bakersfield, California 93311-1310

From: [Susan DeWitt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 11:32:31 AM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan DeWitt
sedewitt4@gmail.com
325 Twin Lake Dr
Largo, Florida 33770

From: [Jacquelyn Helm](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 12:09:16 PM

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jacquelyn Helm
jacquelyn.helm@gmail.com
700 E Street SE
Washington, District of Columbia 20003

From: [Allison Alberts](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 2:07:20 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Allison Alberts
aaalberts@hotmail.com
129 Milan Way
Green Lane, Pennsylvania 18054

From: [Caephren McKenna](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 4:13:33 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caephren McKenna
caephren@gmail.com
392 44th Street
Oakland, California 94609

From: [Janice Ballos](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 4:25:33 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janice Ballos
peteandjanice@sbcglobal.net
2824 Demington Ave
Canton, Ohio 44718

From: [Eric Ranvig](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 7:56:34 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Ranvig
ericranvig@hotmail.com
65 School St.
Acton, Massachusetts 01720

From: [Ben Li](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Comment
Date: Friday, May 31, 2024 8:01:41 PM

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We urge the regulators to block this dangerous merger because it won't increase competition but fees and interests. The merger will harm the population with a mediocre/fair credit score who cannot secure a card from lenders except Capital One and Discover. Capital One and Discover are the only two major lenders who issue cards to people with a mediocre/fair credit score. The merger will only reduce competition for the above population and incentivize Capital One to hike fees and interests. Capital One has a long history of issuing cards only to the most lucrative consumers, who usually have a mediocre/fair credit score and carry a balance month to month. Even at its current size, Capital One is already a notorious bad actor with a long history of repeated violations. Acquiring Discover will give Capital One an opportunity to charge more fees and interests. Capital One should not be allowed to further exploit the above vulnerable population.

From: [Mare Wahosi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, May 31, 2024 8:43:08 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mare Wahosi
mariannepoulos@outlook.com
14713 113th St KP N
Gig Harbor, Washington 98329

From: [Charles Fin Wynn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Re: Public comments re: Proposed Discover Financial Capital One Merger
Date: Saturday, June 01, 2024 12:00:00 AM

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Additionally, I would like to clarify re: item 2 that this is based on audits by independent 3rd parties such as independent auditors and regulatory parties not Capital One's own determination.

Thank you again.

On Friday, May 31, 2024, Charles Fin Wynn <charlesfinwynn@gmail.com> wrote:
Greetings,

Thank you for the opportunity to submit comments regarding Capital One's proposed acquisition of Discover Financial Services. My primary concern with this proposed acquisition centers on its impact to national security primarily as it pertains to compliance with AML and trade sanctions (ie OFAC):

1. Does Capital One possess the administrative capacity and scale to comply with OFAC and AML regulations that an acquisition of a global banking network entails?
2. What is Capital One's current track record of compliance with OFAC? In other words, how many customers (whether current active accounts or in collections/recovery) has Capital One transacted with (collected payments from and/or extended financing/funds to) while they appeared on the OFAC list in the last 5 years?
3. What capacity does Capital One possess to securely comply with OFAC and AML laws/regulations in a scalable, timely, and sustainable manner given its proposed acquisition of a major global network that spans multiple jurisdictions, territories, and countries so as not to compromise US national security?
4. Unrelated to national security: how will the proposed acquisition impact jobs in the Houston, Texas area given the location of the Discover network?

Thank you for your consideration,

Charles Fin Wynn

From: [David Pizzardi-Slack](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 8:23:54 AM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Pizzardi-Slack
davidpizzardislack@gmail.com
29 Dudbridge Meadow
Stroud, England GL5 3NH

From: [Zack Frink](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 1:10:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Zack Frink
zackfrink@protonmail.com
564 Jamestown Court
Edgewood, Maryland 21040

From: [BRADLEY STRICKER](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 1:24:06 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,
Bradley Stricker

BRADLEY STRICKER
bradleystriker@yahoo.com
25-5735, Ch de la Cote des Neiges
Montreal, Quebec H3S1Y7

From: [Frank Aiello](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 2:01:36 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Frank Aiello
faiello1@gmail.com
300 East 74th St., Apt. 7E
New York, New York 10021

From: [Marcel Duruisseau](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 2:50:47 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcel Duruisseau
ma.duruisseau@gmail.com
105-1355 Cumberland Road
Courtenay, British Columbia V9N 2G1

From: [Ian Kramer](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 6:49:58 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ian Kramer
ianmkramer@yahoo.com
118 Fritz Ln
East Stroudsburg , Pennsylvania 18302

From: [Wendy Richardson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 7:17:22 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Richardson
wendyefreeman@gmail.com
2648 Broadview Ave
Medford, Oregon 97501-4116

From: [Tia Pearson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 7:44:05 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. Bigger isn't better when it comes to services or fees.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tia Pearson
tia.pearson@gmail.com
P.O.box 861697
Wahiawa, Hawaii 96786

From: [Kathleen Maggi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 10:37:29 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Maggi
jandkmaggi@gmail.com
10239 Benjamin Drive
Pine City, Minnesota 55063

From: [Linda Nelson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 10:49:32 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Nelson
contactlindanelson@gmail.com
1717 7th Street South
Moorhad, Minnesota 56560

From: [William A Cooper](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Saturday, June 01, 2024 11:20:32 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

William A Cooper
danielcooper999@gmail.com
PO Box 67
Dallas, Georgia 30132

From: [Bill Murray](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One- Discover Merger
Date: Thursday, May 30, 2024 12:01:24 PM

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As the former Mayor of Cumberland , Rhode Island (2015-2019), one of my major goals as Mayor was to make our town (36,000) a great place to start a business . I was extremely proud of my administration's solid support of small business. I firmly believed that small business is a fragile Industry and needed as much help and support that's available for success in our town. Success by small business is so critical for all towns,cities and our nation . My commitment to our state's small business remains steadfast, which is why I am proud to support the proposed merger between Capital One and Discover. I know this will foster economic growth in Cumberland and all over Rhode Island by uplifting our small businesses.

The payment processing industry is currently highly concentrated with Mastercard and Visa controlling 80% of the market share. This concentration in the industry empowers Mastercard and Visa to engage in practices that do not benefit small businesses and stifle competition. The Department of Justice has even launched an investigation into Visa's anti-competitive practices.

Thankfully, allowing this merger to become final is a solution to disrupting the Visa-Mastercard duopoly. The merger will allow Capital One to issue its cards over Discover's network making the Discover payment network a much stronger competitor in the industry. More competition in this industry is badly needed and will be a big victory for small businesses in Rhode Island and nationwide.

Even competition experts like Aaron Klein of the Brookings Institution agree that "the resulting competition could...lower some costs to businesses and consumers." This merger will also push payment networks to compete for the opportunity to work with merchants, empowering small business owners to negotiate more favorable terms for themselves.

Discover should be empowered to compete. I urge regulators to allow this merger to become final because it will be a victory to small business owners here in Rhode Island and for free market competition.

William S Murray
401 374-2132

From: [Michael](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Fwd: Approve Merger
Date: Thursday, May 30, 2024 12:34:12 PM

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----- Forwarded message -----

From: **Michael** <pres1441@gmail.com>
Date: Thu, May 30, 2024 at 12:03 PM
Subject: Approve Merger

To whom it may concern:

Providence, Rhode Island is a diverse, vibrant city full of robust small businesses and local entrepreneurs. As the former Chairman of the City Council and lifelong resident, I am deeply committed to championing initiatives to uplift small businesses and fortify the rights of working people here in RI and beyond. That's why I am enthusiastic about endorsing the proposed merger between Discover and Capital One, two companies renowned for their exemplary service to diverse communities like mine.

Capital One and Discover have demonstrated their dedication to catering to individuals often overlooked by traditional banking institutions. Notably, Capital One boasts an "Outstanding" track record in fulfilling the mandates of the Community Reinvestment Act. With one-third of its branch locations situated in low- and moderate-income communities, Capital One stands at the forefront among major banks in serving the needs of these communities. Additionally, Capital One has spearheaded initiatives aimed at assisting individuals in building or rebuilding their credit, particularly through innovative credit card offerings. A remarkable 69% of Capital One customers who commenced their journey with subprime credit scores have successfully elevated their credit standing to a prime score of 660 or higher. Capital One was also the first of the top ten banks to eliminate overdraft fees from all of their products while still providing free overdraft protection, which is a win for working class people trying to make ends meet. Discover was one of the first issuers to offer cards for no annual fee.

Furthermore, Capital One's proactive involvement in initiatives such as the White House's Economic Opportunity Coalition underscores the potential benefits of the proposed merger for underserved populations, particularly communities of color. This coalition is purchasing more than \$6 billion in products from diverse suppliers and plans to invest more than \$500 million in Black and Hispanic-owned and led equity funds. This further shows Capital One's investment in those who are often left behind by other banks.

Looking ahead, it is imperative that we recognize the potential of this merger to foster competition, empower small businesses, and allow more people access to banking and credit services. I urge the Biden Administration to seize this unique opportunity to promote marketplace competition by endorsing the merger between Capital One and Discover.

Michael A Solomon
Restaurant Owner

From: [Doug Stoner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One-Discover Merger presents opportunity for small businesses
Date: Thursday, May 30, 2024 12:39:51 PM

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As a State Representative, small business owner, and recent past chair of our local development authority I am dedicated to fostering economic growth and supporting small businesses here in Georgia. The proposed merger between Discover and Capital One presents a tremendous opportunity to bolster our local economy and provide crucial support to small businesses.

Small businesses are the backbone of our communities, driving innovation, creating jobs, and contributing to the vibrant culture of our towns and cities. However, these businesses often face significant hurdles, and this merger promises to improve services for small businesses by creating efficiencies that can be passed on in the form of enhanced programs, improved products, and reduced fraud. The lack of competition in the credit card payment processing network is one hurdle. Visa and Mastercard currently control 80 percent of the market, creating an effective duopoly that doesn't always work for small businesses. The merger, which would give Capital One the ability to issue cards on Discover's network, would make Discover a stronger challenger to Visa and Mastercard. This would force all the payment processing companies to compete on price and services for merchants' business. Additionally, with access to Discover's network, Capital One will be able to provide better banking services, such as no-fee, no-minimum deposit accounts, which are crucial for small businesses managing tight budgets.

As someone who has seen firsthand the impact of strategic economic initiatives, I believe this merger will not only empower small businesses but also drive broader economic inclusion and prosperity. Supporting this merger is a step towards creating a more resilient and equitable financial system that benefits all members of our community.

Representative Doug Stoner
Georgia State House District 40

678-283-4201
rep.dougstoner@gmail.com

From: [latrishamvetaw](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] More Competition
Date: Thursday, May 30, 2024 3:39:43 PM

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Having served the people of Minneapolis as a Councilwoman, I have a deep appreciation for initiatives that help uplift our local economy and Minneapolis families. With this perspective rooted in my experience in public service here in Minneapolis, I am enthusiastic about endorsing the proposed merger between Capital One and Discover, recognizing its potential to yield significant benefits for communities across Minnesota and beyond.

The main advantage of this merger lies in its ability to broaden access to credit and financial services, particularly for individuals and businesses in underserved communities by combining two leaders in this space. Both Capital One and Discover have demonstrated unwavering commitments to financial inclusion and empowerment, evidenced by their initiatives aimed at delivering innovative products and services tailored to meet the diverse needs of consumers. Notably, Capital One has excelled in meeting the obligations under the Community Reinvestment Act (CRA), opening up 1/3 of its branches in underserved neighborhoods throughout America to ensure the financial needs of these communities are adequately addressed. This is a plus for our minority communities that are too often left behind in our economic system.

In Minnesota, where access to affordable credit and financial services serves as an important key for economic advancement, the proposed merger holds immense potential in fostering economic development and opportunity. By widening access to credit, Capital One and Discover can empower individuals and businesses alike to realize their financial aspirations. Moreover, the merger stands to increase economic expansion and job creation across our state. Through the providing of accessible credit to small businesses and entrepreneurs, Capital One and Discover can fuel innovation and entrepreneurial ventures, thereby fostering greater prosperity for all residents of Minneapolis.

I firmly believe that the proposed merger between Capital One and Discover holds promise for instigating positive transformations in communities across Minnesota and the nation at large. By enhancing access to credit and driving economic development,

this merger has the potential to cultivate a more inclusive and equitable economy for everyone. I urge regulators to carefully weigh the potential benefits of this merger and to endorse initiatives that uplift diverse communities and foster economic opportunity for all Americans.

Minneapolis Councilwoman Ward 4

LaTrisha Vetaw

Sent from my T-Mobile 5G Device

From: [Keller Leishman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Approve Merger for Workers and Merchants
Date: Thursday, May 30, 2024 9:59:39 PM

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To The Federal Reserve,

As a small business owner, I know the need we have to increase competition in the credit card and banking industry - that is why I am writing in support of the Capital One-Discover merger. A combined company will create a new entity that can take on the Big 5 banks, build a stronger bank with a strong moral compass that will drive down prices for consumers and small business owners alike.

Unlike many of their peers, Capital One and Discover have a long history of having inclusive policies that bring marginalized people into the financial system. Capital One has a long-standing rating of "Outstanding" under the Community Reinvestment Act performance standing and ranks first among larger banks when it comes to serving low- and moderate-income (LMI) communities, with one third of their branches located in LMI neighborhoods. Capital One was also a trailblazer in offering credit cards to borrowers who are establishing or repairing their credit.

Fortunately, this merger presents an opportunity to empower Capital One-Discover to grow this ethos and become a stronger competitor in the industry. If this merger becomes final, Capital One can begin issuing cards on Discover's network, positioning the combined entity as a robust competitor with a better moral and economic value set. That will help bring down costs for businesses, create space for innovation and competition and improve consumer benefits all without risking credit card reward programs, consumer benefit programs and small business benefits. Allowing Capital One-Discover to compete will lead to lower prices and better services - that is a win for everyone.

President Biden has committed to uplifting small businesses and ensuring

competitive markets. This is another chance to build on that commitment. Regulators should welcome this merger for its competitive benefits and allow it to become final.

From: [Michael Andazola](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Comment for potential merger
Date: Thursday, May 30, 2024 11:39:36 PM

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As a Safford City Council member and proud small business owner, I'm eager to express my support for the proposed merger between Capital One and Discover. This merger presents a unique opportunity to not only benefit small businesses but also uplift rural communities like mine. Small businesses in rural areas often face unique challenges, including limited access to affordable credit and financial services.

The merger's potential to expand credit access aligns with the needs of rural communities. Many residents and businesses struggle to access the credit they need to grow and thrive. Capital One has shown their commitment to the Community Reinvestment Act, a law intended to end the practice of redlining where banks would ignore low and middle income neighborhoods. Capital One's investments in communities has earned it a long-standing "Outstanding" performance. Capital One ranks first among larger banks when it comes to serving low- and moderate income (LMI) communities and has one-third of all of their branches in these neighborhoods. By leveraging Capital One's commitment to serving underserved communities, this merger can help bridge the gap and provide rural businesses with the financial resources they need to succeed.

Furthermore, with Capital One gaining access to Discover's payment network, there's potential for significant improvements in services tailored to the needs of small businesses. Enhanced programs, improved products, and reduced fraud can help rural businesses operate more efficiently and compete on a level playing field with their urban counterparts.

As a rural advocate and business owner myself, I believe that this merger has the potential to bring positive change to Safford and other communities across Arizona. With increased access to innovative payment solutions and improved services, rural businesses can better serve their communities, driving economic development and enhancing the quality of life for residents.

I urge regulatory agencies to carefully consider the potential benefits of this merger for rural communities and support initiatives that prioritize their needs. It's essential to recognize the transformative impact that improved credit access and enhanced financial services can have on rural economies, and this merger represents a step in the right direction towards creating a more inclusive and prosperous future for all.

From: [Scott, William](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capiatl One Legal - Richmond, VA (Pro Bono) / Street Law Inc. / Armstrong High School
Date: Thursday, May 30, 2024 11:56:13 PM

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To whom it may concern,

I am pleased to have the opportunity to express how powerful the partnership between Armstrong High School of Richmond, Virginia, and the Legal Division of Capital One (Richmond, Virginia) has become through the Street Law, Inc. Legal Pipeline for Diversity Program. My name is William Scott, I am a twenty-seven-year educator, in my twelfth year as a history instructor at Armstrong High. Eleven of those twelve years have been spent with an amazing partnership with Capital One led by Managing Vice President, Chief Counsel Brent Timberlake

As I am composing this email, I think of all the dozens of Capital One Legal volunteers and the hundreds of students we have been able to introduce to the legal profession and banking world...the impact is truly immeasurable. Capital One has served as one of the best community partners that Armstrong High benefits from. Using the Legal Pipeline for Diversity Program developed by Street Law, Inc., we have been able to create an informative, but genuine learning environment that in many ways helped to shape the direction of Armstrong High since 2013. One of the reasons that our partnership is unique is because Armstrong was once viewed as one of the "worst" schools in the State of Virginia. When I was approached about Capital One and Street Law being interested in piloting the Legal Pipeline of Diversity program, I expected volunteers to race out of the building after the first encounter with our underprivileged, underserved students. I have never been more wrong in my professional career.

On average, we host approximately 50 students (grades 9 through 12) per year through five to six workshops. In those workshops, the Capital One volunteers present lessons and activities centered around topics that include Contractual Law, Intellectual Property, and Credit and Finance. At the end of each school year, Capital One hosts an accumulating event where the students are treated to a working luncheon. The luncheon is highlighted by a diverse panel of Capital One professionals offering personal stories about their journeys developing their career paths.

The success of the Legal Pipeline for Diversity at Armstrong created unpredictable outcomes with additional opportunities for the students of Armstrong and me in a personal space. In 2019, Attorney Steven Smith of Capital One approached me about creating a Model United Nations team at Armstrong. I am proud to say that 5 years later we have a strong successful team with the hope of expanding the team and opportunities during the upcoming school year.

On a personal level, in 2020, I was recognized as the Street Law, Inc. Educator of the Year,

and through my continued work at the building level, I was just voted as the Teacher of the Year. I would be remiss if I didn't state that my professional existence has rejuvenated my career as well and gives the students that I serve at Armstrong an educational experience that they look forward to incorporating into their high school career.

In closing, it is my sincere hope that I can deepen the connection between Armstrong and Capital One in the future. Understanding that Capital One is acutely focused on ensuring their passion around the "Mission to Change Banking for Good"... that mission has helped to shape Armstrong into a school where we are becoming better every year with each opportunity. Capital One is a cornerstone of that positive change and with continued support our future.

--

William Scott

History Instructor / Community Liaison
Street Law Inc. Educator of the Year 2020

Armstrong High School
2300 Cool Ln, Richmond, VA 23223
(804) 780-4449 Ext. 222

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From: [Chris Gillis](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Public Comment - Capital One-Discover merger
Date: Friday, May 31, 2024 9:43:27 AM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[MHP capital one discover letter.pdf](#)

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Good Morning,

Please accept the attached letter as a public comment in support of the Capital One acquisition of Discover.

Thank you,
Chris Gillis

Chris Gillis | Director, Policy & Neighborhood Development
MHP
12200 Tech Road I Suite 250
Silver Spring, MD 20904
o: 301.812.4139 | c: 301.556.3178
cgillis@mhpartners.org | mhpartners.org



Housing People · Empowering Families · Strengthening Neighborhoods

Stay connected:



May 31, 2024

Federal Reserve Bank of Richmond
PO Box 27622
Richmond, VA 23261

To Whom it May Concern:

On behalf of MHP, I am writing to express our organization's support of the proposed merger between Capital One and Discover.

By way of background, MHP is a nonprofit affordable housing developer based in Silver Spring, Maryland, just outside of the nation's capital. Our mission is to preserve and expand quality affordable housing throughout the Washington metropolitan region. Our success has been a result of taking a comprehensive approach to developing affordable housing that integrates three things: Housing people; Empowering families; and Strengthening Neighborhoods.

We could not do the work we do without the support of funders like Capital One. Capital One has provided grants and favorable terms on loans to preserve and expand affordable housing in the Washington Metropolitan area. Several years ago, Capital One provided financial support to MHP for the renovation and redevelopment of three separate transit-oriented developments in Montgomery County, Maryland. In 2024, Capital One is providing grant funding to MHP which will facilitate the development of 163 new affordable apartment units in the North Bethesda community. Capital One has been a consistent supporter of the work we and other community development organizations do.

MHP is grateful for the support that Capital One has provided to MHP and its residents. Capital One's commitment to affordable housing and low-income residents is commendable, and we are confident this will still be the case post-merger. We look forward to many more years of partnering with Capital One.

Thank you for your consideration of our views on this important matter.

Sincerely,



Robert A. Goldman, ESQ.
President

From: [Jovan Burton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Public Comment Letter re: Capital One Regulatory Approval
Date: Friday, May 31, 2024 11:19:16 AM

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Good morning,

My name is Jovan Burton, and I am the writing on behalf of the Partnership for Housing Affordability (PHA) to support Capital One as it undergoes the regulatory approval process for its acquisition of Discover. PHA is 501c3 organization that serves as the Richmond region's lead housing policy agency. Our work is centered on impacting the housing landscape in Richmond through policy, data/research, education, and collaboration. We partner closely with local governments, nonprofit housing organizations, philanthropy, housing adjacent stakeholders, and corporate entities to advance our mission.

Since 2020, I have engaged with Capital One on numerous fronts. Capital One began getting more involved in affordable housing in Richmond during the pandemic, prompted by the incredibly urgent needs posed by the intersection of health and housing. More specifically, Capital One was one of the first private sector entities to financially support PHA's nascent program known as the Housing Resource Line (HRL). The HRL was created during the pandemic as a response to crisis, with the goal of serving as a phone-based access point residents experiencing housing instability to receive navigation to existing resources. Since then, the HRL has grown in impact and size, with Capital One supporting the program every step of the way. Their support goes beyond PHA, as they have invested in numerous partner nonprofits throughout the region. This level of commitment has demonstrated that Capital One understands that housing cannot be supported superficially, it is an issue that requires deep, long-term investments to create impact. In this regard, Capital One has proven to be a paragon of corporate citizenship.

Beyond programmatic funding, Capital One is willing to lend its expertise and capital in other ways. This includes offering space on its campus for nonprofits to host meetings and events, sponsoring nonprofit events (for which Capital One has done at PHA's annual event), or building capacity through its pro-bono offerings—which is the comprehensive suite of pro-bono services in the region by far.

For PHA, Capital One's willingness to partner has most recently led to our organization electing a board of director who represents Capital One. This individual will augment the fiscal management skills on our board and expand our corporate representation.

In PHA's experience, Capital One is a corporate citizen who feels that is incumbent upon itself to engage thoughtfully in Richmond's most pressing issues and identify strategies **with** the community as opposed to **for** the community. On behalf of PHA, I support their endeavor to receive regulatory approvals for their acquisition of Discover.

Thanks,

Jovan Burton

Executive Director

Partnership for Housing Affordability

8975 Three Chopt Rd.

Richmond, VA 23229

[804.422.5057](tel:804.422.5057)

PHARVA.com

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From: [Henderson, Dionne](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Public Comment Re: Capital One
Date: Friday, May 31, 2024 11:19:31 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)

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Hi,

My name is Dionne Henderson and I am the President and CEO of Partnership for the Future. We are a college access and college success nonprofit that helps prepare high achieving students for success in college and beyond. Our organization primarily serves first-generation African American and students of color achieve their dreams of getting to and through college. This year we are celebrating 30 years of serving students in the Greater Richmond Metropolitan community and Capital One has been a strong supporter of our organization for the vast majority of our existence. Capital One is a model corporate partner by not only providing mission critical grants to our organization but also creating a corporate culture committed to investing in the communities in their footprint. Capital One's support is vast and has included board service, coding and stem training for our students, resume writing and mock interviews to help prepare students for paid summer internships, and a pro bono project to exponentially enhance our data management systems.

Capital One is directly engaged and invested in the lives of youth in our community. Each summer Capital One welcomes nearly 20 of our high school students to their campus as paid summer interns. The employees who work directly with our students have not only supported our students' professional growth but also their educational aspirations. We've recently had three Capital One interns attend an Ivy league institutions and all three of them credited the strong relationship they created with their Capital One supervisor or mentor as playing an instrumental role in their decision to apply. Their experience working at Capital One also gave them the confidence to know they could succeed in such a competitive and academically rigorous environment. Additionally, this year one of our students received a very prestigious Amazon scholarship for up to \$40,000 a year which included a summer internship with Amazon. This opportunity was a direct result of a nomination he received from his Capital One supervisor whom he called enthusiastically from the event when he received the news. It is difficult to articulate in words the profound impact they have had on our organization and most importantly our students, this is embedded in their corporate culture and our community is fortunate to have Capital One in our backyard.

Kind Regards,

Dionne Henderson

President & CEO

(she/her/hers)



P: (804) 967-2559

M: (804) 510-6886

Dionne.Henderson@partnershipforthefuture.org

4600 Cox Road, Suite 375
Glen Allen, VA 23060-6148



From: [Scott Heitkamp](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Fwd: Letter of Support Capital One & Discover
Date: Monday, June 03, 2024 11:03:15 AM
Attachments: [Letter of Support Capital One & Discover.pdf](#)

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Mrs Misback.. Attached is my comment letter pertaining to Discover and Capital one.. Please let me know you received it..

Thanks Scott Heitkamp

R.Scott Heitkamp
CEO/ Chairman
NMLS #616736
ValueBank Texas NMLS #597774
ValueBank Texas
5262 South Staples
Suite 350
Corpus Christi, TX 78411
Direct: 361-866-7702<tel:361-866-7702>
E-Mail: scott<<mailto:%20scotth@vbtex.com>>h@value.bank<<mailto:h@value.bank>>

<<http://www.valuebanktexas.com/>>

[cid:ffd742be-530b-47a3-a1cb-b5a525aeaf21@value.bank]

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Begin forwarded message:

From: Jennifer Dragoo <jennifer.dragoo@value.bank<<mailto:jennifer.dragoo@value.bank>>>
Subject: Letter of Support Capital One & Discover
Date: June 3, 2024 at 9:53:12 AM CDT
To: Scott Heitkamp <scotth@value.bank<<mailto:scotth@value.bank>>>

Jennifer Dragoo
Executive Assistant
5262 S Staples, Suite 350
Corpus Christi, Texas 78411
Office: (361) 888-4451 Ext: 7713
Fax: (361) 866-7799
E-Mail: Jennifer.Dragoo@value.bank<<mailto:%20Jennifer.Dragoo@value.bank>>

<<https://www.valuebanktexas.com/>>
[cid:340ead5a-7a9d-43e2-ab47-44d7ca86dff1@value.bank]
<<https://www.valuebanktexas.com/>>

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Scott Heitkamp
ValueBank Texas
5262 S. Staples, Suite 350
Corpus Christi, Texas 78411
scotth@value.bank
361-866-7702
May 29, 2024

Ann E. Misback
Secretary of the Board
Federal Reserve Board
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Ms Misback,

I am writing to express our support for the proposed merger between Capital One and Discover Financial. We believe this merger will bring numerous benefits to the financial services industry, particularly for community banks like ours. Below are the key points we would like to highlight:

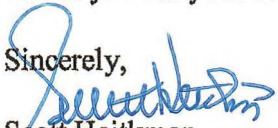
1. **Enhanced Competition, Choice, and Value:** The merger will pool the collective resources of both companies, better positioning the new combined entity to compete against the largest banks and payment networks that currently dominate the marketplace. This will foster enhanced competition, providing consumers with greater choice and value.
2. **New Innovative Solutions:** By harnessing and leveraging the technology and complementary capabilities of both companies, the merger will accelerate the development of innovative new products, features, and experiences. This will lead to a more vibrant and diverse marketplace for payments, benefiting both consumers and businesses.
3. **Limited Choice for Debit Issuing:** We sought a proposal from Discover to consider a debit issuing relationship. Unfortunately, our third-party issuer-processor was unwilling to enable support for Discover Debit, leaving us with the limited choice of either Visa or Mastercard for our signature debit program.
4. **Increased Competitiveness of Discover:** We believe the merger will enhance Discover's Network offerings, such as Discover Debit, making them more competitive with Visa and Mastercard. This will provide more options for community banks and their customers.
5. **Support from Banking Technology Providers:** The additional Discover cards in the market should compel banking technology providers, including our third-party processor, to support the Discover Network more similarly to how they support Visa and Mastercard. This will enable community banks like ValueBank to offer more competitive options to our customers.

6. **Improved Merchant Acceptance:** As Capital One adds more debit and credit cards to the Discover Network, we anticipate that merchant acceptance will improve. The increased demand created by additional cards will help address any existing gaps in merchant acceptance. A better merchant acceptance footprint will make it more likely for other community banks to choose to issue Discover Debit, creating more competition for Visa and Mastercard.

In conclusion, we believe that the merger between Capital One and Discover Financial holds great promise for enhancing competition, fostering innovation, and providing greater value to consumers and community banks alike. We urge you to support this merger and the positive changes it will bring to the financial services landscape.

Thank you for your attention to this important matter.

Sincerely,



Scott Heitkmap
CEO/ValueBank Texas

From: [Greta Harris](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One Acquisition of - Discover Letter of Support
Date: Monday, June 03, 2024 4:16:57 PM
Attachments: [Outlook-i33ugbvc.png](#)

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To whom it may concern,

I am writing to offer a letter of support regarding the Capital One acquisition of Discover.

The Better Housing Coalition (BHC) is the Richmond, Virginia region's largest nonprofit affordable housing development. Our mission is to change lives and transform communities through high-quality, affordable housing. We redevelop neighborhood liabilities into assets and empower residents to have their voices heard. We invest in neighborhoods to create opportunities for all to prosper. Through our developments, we express our organizational values and commitment to revitalizing Richmond neighborhoods.

Since 1988, BHC has developed, managed and maintained 19 rental properties across the metro region, ten of which are for lower-income senior residents. These communities are characterized by attractive homes for people of mixed incomes, eco-friendly features and architectural features not normally associated with affordable housing. At these sites, BHC delivers quality, affordable apartment homes with wrap-around support services to more than 2,500 people of low-/moderate-income in more than 1,600 rental units at these communities: children, families, adults, senior citizens so they have a chance to break cycles of poverty and age in place.

BHC serves the working poor, their families and low to extremely low-income seniors by providing affordable housing for those living below the poverty level. We understand the complexity of creating healthy, viable neighborhoods where families thrive and seniors see their world enlarging, not shrinking. We understand that it's not just housing - it's jobs, it's education, it's healthcare, it's transportation. We commit to be the organization that catalyzes holistic change in our neighborhoods - we will do that through our own growth and through exciting new partnerships that stretch the traditional ways of doing community development.

We have been working in partnership with Capital One almost since their founding as a spin-off from Richmond's Signet Bank. From their modest beginnings, they have grown into a powerhouse, full-service financial services leader in this industry. Along the way, they have been tremendous partners at every jump in growth to help promote equitable community and economic development opportunities. They have been good stewards of the public trust and reinvested strategically into the communities they serve.

Specifically, we have had the pleasure of working with Capital One on several different fronts. They have invested equity into some of our many affordable housing communities either directly via historic tax credits, or indirectly via participation into syndication funds that support our residential developments. They have provided loan capital to help us seed new development opportunities when we did not have adequate organizational equity to advance much needed new affordable housing efforts. And, they have been a strong partner in the community side of our work with key executives serving on our corporate board of directors, significant volunteer hours by their associates at our rental communities, and/or innovative grant dollars that have helped us narrow the digital divide by bringing connectivity to our residents or helping us to build our organizational muscle through capacity building strategies.

We believe that the new company that will result from this proposed acquisition will take the strengths and values of each corporation into the new structure; and continue to offer innovative and meaningful solutions and results to their employees, customers, shareholders and communities they will serve around the globe.

Should you have questions, please do not hesitate to contact me for further details.

Thank you,

Greta J. Harris

Greta J. Harris, President & CEO
Better Housing Coalition
23 West Broad Street -Suite 100
Richmond, VA. 23241
804-521-0684 (office)
804-338-9436 (cell)
g.harris@betterhousingcoalition.org
www.betterhousingcoalition.org
<https://calendly.com/gretaharris/appointment>



From: sgarka@verizon.net
To: [RICH BankSup Applications Comments](#)
Subject: [External] Support for proposed Capital One/ Discover Merger
Date: Sunday, June 02, 2024 5:28:15 PM

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Federal Reserve Bank of Richmond,

I am writing in support of Capital One's proposed acquisition/merger of/with Discover.

As a former employee of Capital One, I saw first hand the seriousness with which they take both their responsibilities to comply with regulatory requirements and their focus on delivering value to their customers. As a nonprofit leader today, I have also seen Capital One's commitment to investing in and driving positive impacts in the communities they serve by working with nonprofit partners to raise up underrepresented communities.

To my knowledge, they've accomplished each of these goals in past mergers and I'm confident they will do the same when this transaction is approved.

Thank you for your consideration.

Scott Garka

From: [Chad Franklin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Captial One Public Comment Letter
Date: Monday, June 03, 2024 10:48:19 PM
Attachments: [Outlook-nikq41dv.png](#)
[GRCC Capital One Public Comment Letter 5.31.24.pdf](#)

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To whom it may concern:

Attached, please find Goddard Riversides' Public Comment Letter in support of Captial One.

We are grateful for the opportunity to express our sincere appreciation for the continued partnership and genuine support of Capital One in our community work of changing the lives of families one student at a time.

Warmly,

Chad E. Franklin (he, him, his)

AVP Education Equity/Director, Options Center

352 West 110th Street

New York, NY 10025

(212) 678-4667 x4012

cfranklin@goddard.org

[Options Center | Goddard Riverside](#)

Helping New Yorkers Get Into—and Finish—College

[Options Institute | Goddard Riverside](#)

Professional development in college access and success

Goddard Riverside

INVESTING IN PEOPLE, STRENGTHENING COMMUNITY

Goddard Riverside

INVESTING IN PEOPLE, STRENGTHENING COMMUNITY

May 31, 2024

Federal Reserve Bank
Secretary of the Board
20th Street and Constitution Ave. NW
Washington DC 20551-0001

To Whom It May Concern:

I am the President of Goddard Riverside Community Center, a multi-service, not-for-profit organization working to support economic mobility of low- to moderate-income individuals and families across New York City. I am writing to testify to the generosity of Capital One as a corporate partner of our work and to tell you about the tremendous positive impact that Capital One's Community Investment and Impact team has had on our postsecondary access programs.

Goddard Riverside founded the Options Center in 1985 to provide college access services to low-income young people who were first generation in their families to attend college.

In 2009, we received our first grant from Capital One in the amount of \$5,000 and have received contributions totaling \$450,000 since. These funds have enabled us to launch our Success Counseling initiative and as a result we have achieved 90% year-over-year college persistence rates for Options students enrolled in college and a cumulative 71% 6-year bachelor's degree attainment rate for young people in the Success program since 2012. Funding from Capital One has enabled us to conduct outreach and engage young Black men who have been underrepresented in our program; and 100% of the more than 60 young men we worked with in our pilot year have a postsecondary plan.

Capital One has provided significant pro bono support to Goddard Riverside and the Options Center, including helping with the development of a marketing plan for our training courses and providing ideas for engagement of our program alumni. Capital One employees have sat on career panels and provided financial literacy programming to young people. They have gone above and beyond to support the success of our work.

As always, I am happy to serve as a reference should you have any questions regarding our relationship with Capital One. I can be reached at rjones@goddard.org or 212-873-6600, ext. 1001.

Sincerely,



Dr. Roderick L. Jones
President

From: [Amy Gabarra](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] more competition
Date: Tuesday, June 04, 2024 9:59:40 AM

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To Whom It May Concern,

I am proud to offer my support for the Capital One-Discover Merger as a small business owner and supporter of Democratic campaigns. This merger stands to significantly benefit small businesses like mine and expand credit access for everyone, ultimately uplifting communities and fostering generational wealth.

I am confident in this merger due to Capital One's pioneering approach to credit cards for borrowers who are building or rebuilding credit. They offer these essential financial tools at significantly lower rates with fewer fees than any other providers. As of March 2024, an impressive 69% of Capital One customers who started with a subprime credit score achieved a prime credit score of 660 or higher. Also, Capital One was the first of the top ten banks to eliminate overdraft and insufficient funds fees from all their products, while still providing free overdraft protection. This forward-thinking approach has changed lives by helping individuals build credit and find financial stability. A merger with Discover will help Capital One reach more customers and provide this service to even more people who need to build or rebuild their credit.

For small businesses, access to affordable credit is a game-changer. It allows us to invest in our operations, expand services, and create jobs. The merger between Discover and Capital One will enhance these opportunities by leveraging the strengths of both institutions to provide more comprehensive and accessible credit options. This is particularly important for businesses in underserved communities, where traditional financial systems have often fallen short.

Capital One has also demonstrated its commitment to strengthening and economically empowering communities of color. They were founding members in the White House's Economic Opportunity Coalition, which is purchasing more than \$6 billion in products from diverse suppliers and investing over \$500 million in Black and Hispanic-owned and led equity funds. These initiatives not only support minority-owned businesses but also drive economic growth and equity, and we can expect programs like this to only grow after the merger.

As someone deeply invested in the success of small businesses and the empowerment of communities through equitable financial access, I believe the Capital One-Discover merger represents a significant step towards creating a more inclusive and supportive financial system. I urge policymakers and stakeholders to support this merger.

Best,
Amy Gabarra

Gabarra Consulting, LLC
PO Box 41371
Providence, RI 02940

From: [Howard Mosby](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Approve Capital One-Discover Merger for a financially inclusive future
Date: Tuesday, June 04, 2024 10:24:40 AM

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As a former member of the Georgia House of Representatives and lifelong resident of Atlanta, I am deeply invested in issues of financial empowerment and access to credit for all members of our communities. It is heartening to see financial institutions like Capital One demonstrate a strong commitment to serving communities that have historically been overlooked or underserved by traditional banks. I am hopeful they will be able to expand upon that good work and to create an even more financially inclusive future for all of us here in Georgia and beyond. That is why I support the Capital One and Discover Merger.

The Community Reinvestment Act (CRA) plays a crucial role in encouraging banks to provide financial services to all parts of the communities they serve, including low- and moderate-income neighborhoods. Capital One's dedication to fulfilling the spirit of the CRA is evident in its ranking as first among larger banks when it comes to serving low- and moderate-income (LMI) communities. With one third of their branches located in LMI neighborhoods, Capital One is actively working to bridge the gap and ensure that all members of our community have access to the financial resources they need to thrive.

Expanding credit access and financial empowerment is about more than just the money—it's about creating opportunities for individuals and families to build better futures for themselves. By prioritizing service to LMI communities, Capital One is helping to break down barriers and level the playing field, opening doors to economic mobility and empowerment.

As we work towards a more equitable and inclusive society, it is essential that we support initiatives like Capital One's commitment to serving LMI communities. By doing so, we can build stronger, more resilient communities where everyone has the opportunity to succeed. That is why regulators should approve the merger, so Capital One can continue its work to make sure every American.

Hon. Howard A. Mosby, CPA

Former State Representative, Georgia House of Representatives

Board Member and Treasurer

[Health Education Advocacy and Learning, Inc.](#)

howard@healcollaborative.org



From: [Kume Goranson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Letter of Support/Capital One
Date: Tuesday, June 04, 2024 11:16:52 AM
Attachments: [Capital One Letter of Support-CodeRVA Regional High School.pdf](#)

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Good morning-

I thought this letter went out last week, but I realize now it was still in my Drafts folder. While I understand the May 31 deadline has passed, I respectfully ask that my letter be included if possible.

Thank you-

Kume Goranson

--

Kume Goranson, Ed.D.

Executive Director of [CodeRVA Regional High School](#)

804.968.1820

Follow CodeRVA on IG: @coderva1

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Kume Goranson, Ed.D.
Executive Director

1405 Cummings Drive, Suite 10
Richmond, Virginia 23220

May 28, 2024

Federal Reserve Bank Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

To Whom It May Concern:

On behalf of CodeRVA Regional High School, I would like to express our support for our community partner, Capital One. Since CodeRVA's founding in 2017, Capital One has been an active contributor to our school in providing both human and financial resources. Public education faces many challenges today, and we benefit from the support of companies like Capital One that have award-winning customer experiences, a focus on innovation, and a shared priority on the inclusion of historically marginalized groups. I have been the Executive Director of CodeRVA since January 2020, and after 26 years in public education, leading one of the most innovative schools in the Commonwealth of Virginia is the highlight of my career. I know that the partnerships we have developed with both local and international businesses have directly contributed to the success of our school.

Capital One's mission is to "Change Banking for Good," and we have seen that in the way they volunteer their time in public education settings and provide pathways to employment for our students. Capital One is one of the top employers in our region, and when they expand their business, we know they are expanding opportunities for students.

We are grateful for the contributions of Capital One to our school, and we look forward to partnering with them for many years to come. Please do not hesitate to contact me directly if you require any additional information. Thank you for considering this letter of support.

Sincerely,

A handwritten signature in black ink, appearing to read "Kume Goranson", written over a horizontal line.

Kume Goranson, Ed.D.
Executive Director
CodeRVA Regional High School

From: [Anthony Veliz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One-Discover Combination Will Strengthen Access to Capital
Date: Tuesday, June 04, 2024 5:01:16 PM

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To Whom It May Concern:

I am proud of the deep roots I've established in Woodburn, Oregon and it is my passion and honor to advocate for Oregon's Latino community. I'm a member of a five-generation Woodburn family, am involved with many community projects and organizations in the Mid-Willamette Valley. I'm constantly looking for opportunities to strengthen financial equity and promote community investments, which is why I am proud to lend my support for the Merger between Capital One and Discover.

Through my small business IZO Public Relations & Marketing and commitment to uplifting opportunities for Latino entrepreneurs and community initiatives, I have seen firsthand the transformative impact that access to financial services can have on individuals and businesses. I am impressed by Capital One's strong commitment to serving communities that other banks historically have neglected. I like to do my homework and Capital One's "Outstanding" performance under the Community Reinvestment Act (CRA) is notable. In addition, Capital One has shown leadership in community development lending, with over \$59 billion in CRA-qualified loans over the past decade, underscoring their dedication to promoting economic stability and growth in underserved areas. In 2023 alone, Capital One reported \$4.75 billion in community development loans, the majority of which supported affordable housing for low-to-moderate-income households.

For a lot of people, building credit starts with getting approved for credit card in the first place. Capital One's pioneering efforts in offering credit cards to those building or rebuilding their credit, at significantly lower rates and with fewer fees, have enabled many to improve their financial standing. I have learned that as of March 2024, an impressive 69% of Capital One customers who started with subprime credit scores have achieved a prime credit score of 660 or higher. This is game changing in helping fulfill their economic potential and often have the wherewithal to take the risk to start their own business, especially in underbanked communities.

In light of these points, I am a Capital One cardholder since August 2013 and strongly urge policy makers and regulators to approve the Capital One-Discover merger. This merger is not

just about expanding financial services; it is about investing in our communities, fostering economic stability, and creating opportunities for all Americans, regardless of their background.

By coming together, Capital One and Discover can continue to empower our communities, ensure greater access to credit, and support small businesses, driving growth and shared prosperity across the country.

Sincerely,
Anthony

Anthony Veliz
President / Owner
IZO Public Relations & Marketing



Anthony Veliz

President

IZO P.R. & Marketing
aveliz@izomarketing.com

From: [Barrera, Kathryn](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] A message from Dr. Antonio Flores, President and CEO of the Hispanic Association of Colleges and Universities regarding Capital One
Date: Tuesday, June 04, 2024 6:50:37 PM
Attachments: [Misback-June 4-2024.pdf](#)

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Dear Ms. Misback,

Attached is a letter from Dr. Antonio Flores, President and CEO for the Hispanic Association of Colleges and Universities highlighting our relationship with Capital One.

Thank you for offering this opportunity.

Kathryn “Kathy” E. Barrera, MBA
Executive Director of Development

Hispanic Association of Colleges and Universities
National Headquarters
4801 NW Loop 410, Suite #701
San Antonio, TX 78229

210-576-3245 (direct)

210-415-7332 (mobile)

My workday may look different than your workday. Please do not feel obligated to respond outside of your normal working hours.

To learn more about the 600 Hispanic-Serving Institutions (HSIs) and 412 Emerging HSIs, see [Quick Facts 2024](#)

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June 4, 2024

National Headquarters
4801 NW Loop 410, Suite 701
San Antonio, Texas 78229
210-692-3805 (voice) 210-692-0823 (fax)
www.hacu.net



Ann E. Misback
Secretary of the Board
Federal Reserve Bank
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Dear Ms. Misback,

On behalf of the Hispanic Association of Colleges and Universities (HACU), I would like to provide comments on our collaboration with the Capital One Financial Corporation (Capital One) to position students, professionals, and university leaders for success in higher education.

HACU was founded in 1986 by 18 higher education institutions who championed for Congress to formally recognize campuses with high Hispanic enrollment as Hispanic-Serving Institutions (HSIs) and to designate federal resources in support of these institutions. Today there are 600 HSIs across the United States and another 412 Emerging HSIs. HSIs enroll two-thirds of the over 3.8 million undergraduate Hispanic students in higher education.

HACU first partnered with Capital One in 2022 on the Transformative Capacity Building Cohort program which strengthened the Career Services capacity at two HSIs, Florida International University and University of Puerto Rico, Mayaguez, and provided for two leaders from each institution to participate in HACU's Leadership Academy/La Academia de Liderazgo.

In 2023, Capital One and HACU partnered to host the HSI Immersion+ Program which invited 50 students from HACU-member institutions to attend a week-long immersion experience at their Plano, Texas location. In 2024, Capital One is supporting the Launchpad: Legacy & Leadership joint immersion program for 50 students attending HACU-member HSIs and 50 students attending Historically Black Colleges and Universities

Capital One continues to support HACU's Leadership Academy/La Academia de Liderazgo and added support for the Enlace Mid-Level Leadership Program and Voces Nuevas, a student advocacy and leadership program in 2023 and 2024. In addition, Capital One has been a Gold Level annual conference partner since 2022.

Our three year relationship with Capital One has enriched the lives of many undergraduate students and college and university leaders and had a significant impact on the fulfillment of HACU's mission to Champion Hispanic Success in Higher Education. We are pleased to share our gratitude for the Capital One partnership and express our interest in continuing collaboration on the significant issues that impact the communities that Capital One and HACU serve.

Sincerely,

Antonio R. Flores
President and CEO

From: [Travien Capers](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Merger will Improve Competition
Date: Wednesday, June 05, 2024 9:06:17 AM
Attachments: [Outlook-tpvqs4m2.png](#)

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I am proud to support the Capital One-Discover merger because it will expand credit access to Americans from all walks of life. Having an established credit history is critical for everything ranging from securing a mortgage to securing a loan to buy a car. Unfortunately, many financial institutions have excluded Black communities from being able to build credit for far too long.

We know that Capital One and Discover are dedicated to empowering more Americans to join in our nation's financial system by offering them the tools to safely build credit. We know this because Capital One is the largest issuer of credit cards to first time card-holders and offers. Capital One also pioneered credit cards for borrowers who are building or rebuilding credit and did so at significantly lower rates and with lower and fewer fees than any other provider focused on these customers. In fact, as of March 2024, an astounding 69% of Capital One customers that started with a subprime credit score achieved a prime credit score of 660 or higher. Discover is also known for being many people's first credit card thanks to its no-fee offerings and neither banks charge overdraft fees while still providing consumers with overdraft protection.

Capital One has also shown its commitment to empowering Black Americans through their founding membership in the White House's Economic Opportunity Coalition. This coalition is purchasing billions from diverse suppliers. On top of that, Capital one has one third of its branches in low-and-middle income communities, as defined by the Community Reinvestment Act. This disproportionately benefits communities of color who are too often left behind by other banks.

By coming together, a Capital One-Discover bank can further expand credit access for Black consumers and continue to build on their shared vision of ensuring every American, regardless of their skin color or socio-economic background, can fully participate in our financial system and ultimately build wealth.

Although some lawmakers are concerned about the merger stifling competition in the credit card issuer market, a recent analysis by the Banking Policy Institute concluded that the credit card issuer market is nowhere near concentrated when compared to other industries. Credit card holders often have multiple credit cards from various issuers and can easily switch between them.

I urge the Biden Administration to allow this merger to become final and empower Capital One and Discover to continue their work of bringing access to credit to communities all over the country.

Dr. Travien L. Capers
Director of Assessment and Quality Improvement
Office: 803.216.3339
travien.capers@uscmed.sc.edu



**School of Medicine
Columbia**

UNIVERSITY OF SOUTH CAROLINA

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From: [Valentin, Maria](#)
To: [RICH BankSup Applications Comments](#)
Cc: tharvey.ptech@gmail.com; [Harvey, Torrance](#)
Subject: [External] Support Letter
Date: Wednesday, June 05, 2024 12:49:31 PM
Attachments: [Support Letter.pdf](#)

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Hello,

Please find attached support letter from Mayor Harvey.

Best Regards,

Maria Valentin

Senior Typist to Mayor Harvey/ City Council

83 Broadway

Newburgh, NY 12550

845-569-7347

mvalentin@cityofnewburgh-ny.gov



CITY OF NEWBURGH

Office of the Mayor

83 Broadway, Newburgh, New York 12550

(845) 569-7305/Fax (845) 569-7370

www.cityofnewburgh-ny.gov

Mayor Torrance R. Harvey

May 31, 2024

As Mayor of Newburgh, NY, an incredibly diverse community in the Hudson Valley, I want to see an America in which all people from all walks of life can succeed, which requires having access to tools like access to credit. My vision for a financially inclusive America is why I am proud to support the merger between Discover and Capital One.

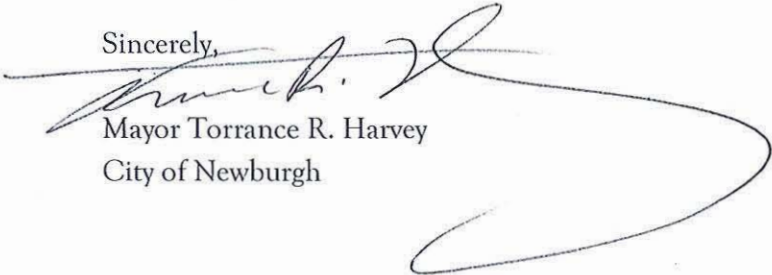
Capital One is known for its innovative financial products that allow people without established credit histories to safely build credit. Capital One was also one of the first banks to eliminate overdraft fees without eliminating overdraft protection from its customers and has a longstanding track record of "Outstanding" CRA performance- with one third of their bank branches in low- or middle-income communities. Discover was also one of the first banks to offer no-fee credit cards and, like Capital One, does not have overdraft fees.

These two banks have a shared mission: include Americans into the financial system. By coming together, a Discover-Capital One bank can build on this shared vision and further expand access to credit in all communities around the country, which will be a great victory for Black and Brown communities who work hard every day to build wealth.

Although there are concerns about the merger stifling competition in the credit card issuer market, a recent analysis by the Banking Policy Institute concluded that the credit card issuer market is nowhere near concentrated. There are almost no barriers to competitors issuing credit cards and credit card holders often carry multiple credit cards from a variety of issuers.

Because this merger holds so much promise for underserved communities across the country, regulators should welcome it. This is yet another opportunity for the Biden Administration to uplift communities that have often been left behind.

Sincerely,


Mayor Torrance R. Harvey
City of Newburgh

From: [Kris Mueller](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One and Discover - Comment
Date: Thursday, June 06, 2024 10:29:18 AM

NONCONFIDENTIAL // EXTERNAL

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I want to see an America in which every community has the financial resources they need to achieve their goals. Whether it be securing a mortgage, getting a small business loan, or taking out student loans to invest in education, the first step is to have an established credit history. The proposed Capital One-Discover merger will further expand credit access to underserved communities in Merrimack County and all over New Hampshire, which is why I am proud to support it.

We know that Capital One and Discover are committed to empowering more Americans to participate in our nation's financial system. Securing a credit card is the first step to building credit. Capital One is the largest issuer of credit cards to first time card-holders. Capital One also offers products that allow people to safely build credit and do it responsibly. In fact, as of March 2024, 69% of Capital One customers that started with a subprime credit score achieved a prime credit score of 660 or higher. Discover is also known for being many people's first credit card thanks to its no-fee offerings.

By coming together, a Capital One-Discover bank can reach more consumers and continue to build on their shared mission of making sure every American can fully participate in our financial system. The promise this merger holds is aligned with the Biden Administration's priorities of uplifting all Americans.

Although some lawmakers are concerned about the merger stifling competition in the credit card issuer industry, a recent analysis by the Banking Policy Institute concluded that the credit card issuer market is nowhere near concentrated when compared to other industries. Credit card holders often have multiple credit cards from various issuers.

I urge the Biden Administration to allow this merger to become final and empower Capital One and Discover to continue their work of bringing access to credit to communities all over the country.

Kris Mueller
Merrimack County Democrats Chair

--

Kris Mueller
Merrimack County Democratic Committee - Chair
merrimackcountydems.com
617-302-6794

From: [Rosie Drumgoole](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Supporting the Discover & Capital One Merger-Docket ID OCC-2024-0006
Date: Thursday, June 06, 2024 6:13:34 PM

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Ann E. Misback
Secretary of the Board
Federal Reserve Bank
20th Street and Constitution Ave NW
Washington, DC 20551

Dear Ms. Misback,

I'm writing to you on behalf of Chicago Cares. At Chicago Cares our mission is to mobilize volunteers to build a stronger, more unified Chicago. Since 1991 we have mobilized hundreds of thousands of volunteers and leveraged millions of dollars of investment into our communities. Chicago Cares' three decades of experience has led to deep, trusting relationships with community leaders, volunteers, and companies, which puts us in an ideal position to do the bridge-building work that is needed today. We envision a Chicago that is vibrant, connected, and civically engaged.

I recently attended a community listening session hosted by Discover and Capital One at Discover's Shine Bright Community Center on the South Side of Chicago where they spoke about the benefits of the proposed merger your office is reviewing. I was delighted to hear about Capital One's record of community investments and how that aligns with that of Discover. Capital One remains committed to Discover's vision for bringing quality jobs to Chicago's South Side and supporting organizations like ours whose work is critical to improving the fabric of our local communities.

The proposed merger between Capital One and Discover can be positive for Chicago as Discover's customer care center in Chatham has already had a positive economic impact on Chicago's South Side since it opened three years ago. As a combined company with Capital One, we believe the merger will further benefit the community and allow non-profit organizations like Chicago Cares and others to provide even more critical services to Chicagoans in need.

This merger has the potential to improve access to financial products and community resources for those who are just getting by in our communities. Many of whom have been denied equitable access due to historical injustices and systemic barriers that have limited economic opportunity.

We encourage the Federal Reserve to approve this merger, recognizing its potential to benefit communities like ours and its impact on improving.

Thank you for considering our perspective.

Warm regards,

Rosie F. Drumgoole, CVA
CEO

Chicago Cares

1200 W. 35th St., Unit 302 | Chicago, IL 60609

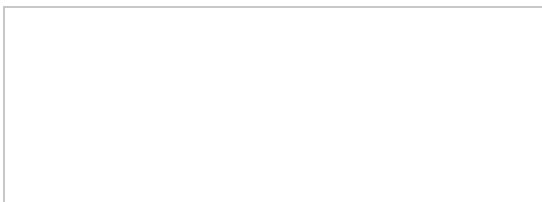
Cell: 815-546-2726

www.chicagocares.org

Find us on: [Facebook](#) | [LinkedIn](#) | [Instagram](#)

[Pronouns](#): she, her, hers

Schedule a meeting with me: <https://calendly.com/rdrumgoole>



Join the celebration of Chicago Cares' [Black Excellence Initiative](#) in service by signing up for any of our calendar programs!

From: [Drew DiFonzo](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Approve Merger for More Competition
Date: Thursday, June 06, 2024 10:19:41 PM
Attachments: [image001.png](#)

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At TKO Hospitality, where I serve as Vice President, we rely on our clients having access to effective financial services so they are able to utilize our systems. I understand the importance of a competitive financial market for both consumers and businesses. The proposed merger between Capital One and Discover is a significant opportunity to enhance credit card access and competition, benefiting millions of Americans.

The credit card market is robust and diverse, with over 4,000 financial institutions offering credit cards. The typical American holds between three to four credit cards from various providers, highlighting the ease with which consumers can switch between products. This dynamic market ensures that consumers have access to a wide range of options tailored to their needs. Studies by the OCC and the Fed confirm that the credit card market remains highly competitive, and the Banking Policy Institute has found it to be less concentrated than many other industries.

Even with the Capital One-Discover merger, the credit card issuer market will continue to be unconcentrated. Capital One, currently the third largest credit issuer by purchase volume, will maintain its position behind Chase and American Express. This merger will not reduce competition; instead, it will enhance the competitive landscape by introducing more robust alternatives to Visa and Mastercard, which currently control 80% of the payment network industry.

The interchangeability of credit cards across various issuers ensures that consumers can easily find and switch to products that best meet their needs. With nearly 4,000 credit card issuers and dozens of co-brand merchant partners, the market offers ample choice and flexibility. The CFPB's findings that over 190 million consumers have access to credit cards underscore the inclusivity and reach of the current market.

By approving the Capital One-Discover merger, regulators can foster a more competitive and dynamic financial environment. This merger will empower consumers with better choices and enhanced services while challenging the dominance of Visa and Mastercard. Supporting this merger is a step towards a healthier, more competitive market for all.

Drew DiFonzo

Vice President, Operations
1301 Coastal Hwy.
Dewey Beach, DE 19971
O 302-581-3309
C 302-373-0490



From: [Bethany Ordaz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One and underserved communities
Date: Friday, June 07, 2024 9:50:43 AM

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At Big Brothers Big Sisters, we are wholeheartedly committed to supporting underserved communities. The proposed merger between Capital One and Discover holds significant promise for these communities by enhancing financial inclusion and access to credit. Capital One's record is impressive, with over \$59 billion in Community Reinvestment Act -qualified loans, and in 2023 alone, they provided \$4.75 billion in community development loans, largely supporting affordable housing.

Capital One has a strong track record of serving low- and moderate-income neighborhoods, with one-third of its branches located in these areas. Their commitment to community development is evident, as they consistently rank first among larger banks in serving low- and moderate-income communities. This merger will strengthen these efforts, allowing more individuals in underserved communities to access the financial tools they need to build a secure future. Notably, 69% of Capital One customers who started with subprime credit scores have achieved prime credit scores of 660 or higher.

Moreover, Capital One's involvement in the White House's Economic Opportunity Coalition demonstrates their dedication to economic inclusivity, with over \$500 million invested in Black and Hispanic-owned equity funds. This merger will enable them to expand these critical investments, providing greater economic opportunities for underserved communities.

I urge regulators to support the Capital One-Discover merger. It represents a crucial step towards a more inclusive financial system that empowers underserved communities and fosters economic growth. By increasing competition and expanding access to financial resources, this merger can drive significant positive change for those who need it most.

*Sincerely,
Bethany Ordaz*

--

Bethany Ordaz

Development Director
Big Brothers Big Sisters of Dane County
She/Her/Hers

Phone: 608-360-6580
www.bbbsmadison.org

*Journey through Wonderland as we
celebrate mentoring in our community!*

From: [Nate Helton](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One - Discover Merger Beneficial To Nevadans
Date: Friday, June 07, 2024 12:01:08 PM

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To The Federal Reserve,

Having worked for years for our US Senators as well as in the state Legislature, I've come to understand and appreciate the need to use the regulatory process to achieve positive public policy outcomes for Nevadans. That is why I am excited about the proposed merger between Capital One and Discover - because it presents the ability to uplift a company that has a history of addressing historic and systemic inequality so we can build a more inclusive economy.

Nevada, like many states, has communities that have historically been underserved and marginalized by the financial industry. Capital One has a distinguished record of extending financial services to these communities, with one-third of their branches located in low- and moderate-income neighborhoods. This commitment is evident in their "Outstanding" performance under the Community Reinvestment Act (CRA), where they have ranked at the top in community development lending with more than \$59 billion in CRA-qualified loans over the past decade. This includes critical investments in affordable housing, which is essential for families striving for stability and long-term economic security.

Moreover, this merger directly supports President Biden's economic goals by promoting financial inclusion and equity. Capital One's pioneering credit products for individuals building or rebuilding their credit, offered at lower rates and with fewer fees, have already made a significant impact. As of March 2024, 69% of Capital One customers who started with subprime credit scores have achieved a prime credit score of 660 or higher. This improvement in credit access and financial health is vital for creating an economy that works for everyone, not just the wealthy.

Critics may worry about market consolidation, but the lobbying practices of some big banks tell another story. In a recent interview, Eric Grover, a principal with Intrepid Ventures, commented on how large banks are concerned with this merger because it will disrupt the stagnant market and force everyone else to compete for better services. He said that certain large banks have been quietly lobbying against the Capital One-Discover merger for months for this reason. This should be a tell when we hear complaints about market consolidation.

In conclusion, supporting the Capital One-Discover merger is a smart move that will benefit Nevadans and help build a more inclusive economy nationwide. It aligns perfectly with President Biden's vision of an economy that offers equal opportunities for all Americans. I urge policymakers and stakeholders to recognize the potential benefits of this merger and support it, ensuring that all communities, especially those in Nevada, have access to the financial resources they need to thrive.

Thank you,
Nate Helton

From: [Cara Frank](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One / Discover comment
Date: Friday, June 07, 2024 1:41:36 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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To whom it may concern,

I am writing in favor of the Capital One-Discover merger as a small business owner who understands the value of competitive markets.

The Capital One-Discover merger will increase competition in the payment network industry, 80 percent of which is currently controlled by Visa and Mastercard. This concentration in the payment network industry comes at the expense of small business owners and empowers Visa and Mastercard to engage in anti-competitive practices.

Luckily, the proposed merger between Discover and Capital One is an opportunity to inject competition into the payment network industry. If Discover and Capital One merge, Capital One can start issuing its cards over the Discover network. This will make Discover a more robust player in the industry and push all payment networks to implement terms that are more favorable to small businesses. Empowering Discover to compete will also give small business owners more opportunity to negotiate with payment networks.

Although some lawmakers are concerned that this merger will create a more concentrated credit card issuer market, I have seen no evidence suggesting that will be the case. An analysis by the Banking Policy Institute found that the card issuer market is nowhere near concentrated and all signs indicate that this merger will be uniquely competitive. Even the *Bloomberg* editorial board agreed that "[the Capital One-Discover merger is] likely to inject much-needed competition into the card market."

I urge regulators to welcome that competition. Discover being allowed to compete will be a win for small business owners like me.

Thank you for your consideration,

Cara Frank, L.O.M.
She/Her
Head Fish: Six Fishes Acupuncture
Top Ginseng: China Herb Company
Lead Gardener: China Herb Seminars
750 South 15th Street, Philadelphia, PA, 19146
215-772-0770



From: [Zamarripa, JoCasta](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Community Benefits
Date: Friday, June 07, 2024 6:35:26 PM

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I am writing in support of the merger between Discover and Capital One because I know it will benefit the marginalized communities I serve as a member of the Milwaukee Common Council.

Communities of color and lower-income communities are often forgotten by financial institutions. However, Capital One and Discover lead their peers when it comes to bringing credit access to underserved communities. Capital One is the largest issuer of credit cards for first time cardholders and offers a number of tailored financial products that empower people to start building or repairing their credit history. Discover is also known for welcoming people without established credit histories into the financial system with its no-fee credit cards.

Capital One has also demonstrated its commitment to serving and uplifting communities of color. Capital One reported \$4.75 billion in community development loans in 2023. A vast majority of these loans were to support affordable housing for low-to-moderate-income households. Capital One has also demonstrated an outsized commitment to the Community Reinvestment Act, ranking first among larger banks when it comes to serving low- and moderate-income (LMI) communities, with one third of their branches being located in LMI neighborhoods.

By merging with Discover, both banks can build on their shared vision of bringing credit access to all communities. In addition, this merger will allow Capital One to significantly expand access to its deposit account products for consumers, each and every one of whom will gain access to no-fee, no minimum, free overdraft, full BankOn certified banking.

Although some lawmakers are concerned this merger will hurt competition in the credit card issuer market, those concerns are disconnected from the facts. A recent analysis by the Banking Policy Institute found that the credit card issuer market is nowhere near concentrated when compared to other industries.

I want to live in an America where every person gets the opportunity to build wealth and having access to credit is the first step in that journey. By allowing this merger to become final, the Biden Administration can build on its work of empowering lower-income Americans to work toward their American dream.

Thank you for your time and attention.

Sincerely,

JoCasta Zamarripa
Alderwoman
8th District
City of Milwaukee
414-286-3533 office

Sent from my iPhone

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From: [Dennis Malloy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Capital One Discover Merger Helps Granite Staters
Date: Monday, June 10, 2024 11:52:12 AM

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I am endorsing the proposed merger between Capital One and Discover. These two companies share fundamental values, particularly their commitment to extending credit opportunities to lower-income individuals who have often been overlooked by other credit card providers.

Capital One and Discover have long been pioneers in the credit and banking sectors, consistently striving to make financial services more accessible to all. Capital One has led the charge when it comes to eliminating overdraft fees and offering no-fee cash withdrawals demonstrates their dedication to helping people, regardless of their income level. They are leaders in increasing access to credit by being the number one issuer of credit cards to first-time holders. They also have tailor-made products specifically designed to help individuals rebuild their credit. Notably, Capital One's "secured" credit card option, where a refundable deposit serves as the credit limit, provides a lifeline for those aiming to avoid the debt traps that people with poor or fair credit often fall victim to. Similarly, Discover has been at the forefront of offering consumer-friendly credit card options, being one of the first issuers to introduce credit cards with no annual fees. Both companies have a proven track record of extending a helping hand to those who are new to credit or are in the process of rebuilding their financial standing.

A merger between Capital One and Discover would significantly amplify their efforts to widen access to credit. By integrating Discover's network of 305 million cardholders with Capital One's existing customer base of over 105 million, the merger would substantially increase the number of individuals benefiting from the services and products offered by both companies. Furthermore, it would empower Discover to emerge as a more formidable competitor against the Visa-Mastercard duopoly, thereby fostering a more competitive landscape in the financial services industry.

President Biden's administration has prioritized ensuring that working individuals can partake in the nation's prosperity, and access to credit plays a pivotal role in this endeavor. Approving this merger would help with these efforts. In conclusion, as a state representative from New Hampshire, I urge the Federal Reserve to greenlight the Capital One-Discover merger. By doing so, we can advance the mission of promoting financial inclusivity and empowerment, ensuring that more individuals have the opportunity to participate in and benefit from our country's economic growth.

Dennis Malloy
State Representative Greenland/Rye New Hampshire
dennis@dennismalloy.com
10 Van Etten Drive

Greenland, NH 03840
603 970-1827

From: [Patty Buttlere](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 8:46:26 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patty Buttlere
pjb23@astound.net
23 Autumn Lane
Streamwood, Illinois 60107

From: [Rhonda Chen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 5:44:50 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rhonda Chen
interiordesigndetails@gmail.com
8020 W Manchester Ave B208
Playa Del Rey, California 90293

From: [Joseph Magid](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the merger of financial behemoths Credit One and Discover
Date: Sunday, June 02, 2024 8:21:17 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this huge merger would lead to further damaging consolidation of power and influence in the lending market. This concentration will make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph Magid
jsm33@cornell.edu
411 Holly Ln
Wynnewood , Pennsylvania 19096

From: [Reiyan Stephens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 9:08:47 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Reiyan Stephens
bixolox99@gmail.com
6116 sandstone dr 76001 arlington tx.
Arlington, Texas 76001

From: [Jo Haberman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 10:13:37 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jo Haberman
jhaberman87@gmail.com
1900 St. Louis Ave. #103
Duuth, Minnesota 55802

From: [Yvette Pratt](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 10:43:51 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Yvette Pratt
misseey22@outlook.com
88 Summit St
South Portland, Maine 04106

From: [Thomas Stobber](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 10:48:17 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Stobber
tjstob@yahoo.com
1005 savilla ave, 1005 savilla avd
Fort Wayne, Indiana 46807

From: [Tony Stirk](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 02, 2024 11:28:55 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tony Stirk
tony.stirk@verizon.net
4218 Worcester Dr
Fairfax, Virginia 22032

From: [Brenda Choi](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 03, 2024 3:01:24 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brenda Choi
brendachoi29@gmail.com
3900 Perry St, Apt 162
Las Vegas , Nevada 89122

From: [Cheryl Stevens](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 03, 2024 7:07:19 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Stevens
cheryl.a.stevens11@gmail.com
711 N Louisiana Ave
Weslaco, Texas 78596

From: [Cami Miner](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 03, 2024 10:58:54 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Cami Minehart

Cami Miner
camiminer@gmail.com
1654, Montello Ave NE 1
Washington, District of Columbia 20002

From: [Elizabeth Mooney](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 03, 2024 8:52:54 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Mooney
elizabethvmooney@hotmail.com
176 Woodlawn Circle
Portsmouth, New Hampshire 03801

From: [Grant Fujii](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 03, 2024 9:34:45 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Grant Fujii
dzfujii@hotmail.com
5906 N Depauw
Portland, Oregon 97203

From: [Matt Richmond](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, June 04, 2024 6:52:26 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Matt Richmond
rudabussy1@outlook.com
4545 SE Ina Ave. #6
Portland, Oregon 97267

From: [M H](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, June 04, 2024 3:16:03 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

M H

maryh213@verizon.net

1117 East End Avenue

Pittsburgh, Pennsylvania 15228

From: [Lisa Nemeth](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Tuesday, June 04, 2024 9:03:53 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Nemeth
lnemeth.eagles@gmail.com
3117 W Bismark
Spokane, Washington 99205

From: [Connie de la Vega](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Wednesday, June 05, 2024 1:19:40 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Connie de la Vega
Oakland, California

Connie de la Vega
delavega@usfca.edu
3987 Forest Hill Avenue
Oakland, California 94602

From: [Elena Schaef](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One-Discover mega-merger!
Date: Wednesday, June 05, 2024 12:58:47 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elena Schaef
eleschaef@gmail.com
113 Main St
Kingston, New York 12401

From: [Joe Murphy](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Capital One/Discover Card merger
Date: Wednesday, June 05, 2024 11:56:51 PM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, has announced a proposed \$35.3 billion deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration of power would make it harder to hold banks accountable and limit competition by reducing my banking options.

A healthy economy relies on robust competition and a successful democracy requires an economy that benefits all of the people. This proposed merger poses a significant threat to both, hindering competition and economic inclusivity.

Federal regulators must stop this mega-merger immediately. If I wanted to be a Capital One customer, I would have applied with them. Instead I chose to apply with Discover. Please don't default me to Capital One.

Sincerely,

Joe Murphy
j.b.murphy.3.17@gmail.com
1855 John Bryant Dr
Conway, Arkansas 72034

From: [Marco Gamez](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, June 06, 2024 1:32:50 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banking monopolies in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest banking monopoly with a massive negative impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust and real competition. A successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

Federal regulators must stop this mega-merger immediately.

Sincerely,

Marco Gamez
unqualified_nuance@icloud.com
381 N 20th Dr
Phoenix, Arizona 85009

From: [Loan Nguyen](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, June 06, 2024 4:56:03 AM

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.

Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Loan Nguyen
Inguyen255@yahoo.com
23660 ballestros road
murrieta, CA, California 92562

From: [Jeff Gustafson](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, June 06, 2024 7:05:59 AM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Gustafson
jeff.gustafson@me.com
101 N Carolina Ave SE
Washington, District of Columbia 20003

From: [Lauren Bond](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, June 06, 2024 4:17:19 PM

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Bond
lkdbond@gmail.com
240 E 39th St Apt 5F
New York, New York 10016-7201

From: [Jennifer Scott](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Thursday, June 06, 2024 7:53:04 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Scott
jjscott9@gmail.com
3647 Pine Oak Cir Apt 103
Fort Myers, Florida 33916-7463

From: [Kathleen and James Yontz](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, June 07, 2024 1:08:55 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen and James Yontz
kathyyontz04@gmail.com
16454 S. 29th St.
Phoenix, Arizona 85048

From: [Donna Roth](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Friday, June 07, 2024 6:10:46 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Roth
yzdonrot@gmail.com
2723 Von Thuringer Ct
Charlotte, North Carolina 28210

From: [Anne Cauman](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Sunday, June 09, 2024 7:53:58 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Cauman
annecau@gmail.com
4405 38th Street NW
Washington, District of Columbia 20016

From: [Julie Elfin](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] Stop the Credit One/Discover mega-merger!
Date: Sunday, June 09, 2024 10:20:23 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Elfin
juliebethanyelfin@gmail.com
8206 Bryant Drive
Bethesda, Maryland 20817

From: [Donna Jennings](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 10, 2024 8:30:25 AM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Jennings
donnajennings0904@gmail.com
527 poplar
Osage, Iowa 50462

From: [Tracy Knehr](#)
To: [RICH BankSup Applications Comments](#)
Subject: [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.
Date: Monday, June 10, 2024 2:32:27 PM

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PLEASE NOTE: This email is not from a Federal Reserve address.

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,
Tracy Knehr

Tracy Knehr
tracy.knehr02@gmail.com
711 W Broadway Rd, #4051
Tempe, Arizona 85282