

**From:** [Kevin Wellmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Capital One and Discover  
**Date:** Tuesday, June 11, 2024 8:52:31 AM

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I have been a card-carrying member of both credit card companies for several years and have been impressed with both of the organizations. Each has it's own strengths and I think the two would be better together. Both companies have always had the client/card member's best interest in mind going above and beyond to help solve any problem or issue that arises. They offer great customer support at all hours of the day and have live, local phone operators able to assist. They also take a proactive approach analyzing your spending or trends and offer tools to assist with building your credit, making it easier to plan for that next big purchase or covering your backside when it may appear your account has been compromised.

Communication between customer and organization is very important and knowing that they are a call, click, or chat away is reassuring for any situation.

I think the companies are very similar and are well aligned already to easily become one and continue to support each other and their clients, making them a bigger better banking / credit organization. I would see no reason not to support a merger, from a customer perspective.

Kevin Wellmann  
Relax'n Enterprises Inc.

Please feel free to reach out to me if you have any questions or to discuss further.

**From:** [Nykoa Farmer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Docket ID OCC-2024-0006  
**Date:** Tuesday, June 11, 2024 9:27:05 AM  
**Attachments:** [Merger Letter of Support from IHHRC 2024.pdf](#)

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Letter of Support.

Kind Regards,  
Dr. Nykoa Farmer LHD  
In His Hands Resource Center Inc.  
312-768-3871





Ann E. Misback  
Secretary of the Board  
Federal Reserve Bank  
20th Street and Constitution Ave NW  
Washington, DC 20551

Subject: Supporting the Discover & Capital One Merger

Dear Ms. Misback,

I'm writing to you on behalf of the In His Hands Resource Center Inc. Our mission is to facilitate and sustain human and economic viability in underserved communities.

We believe In True Partnerships.

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 In His Hands Resource Center Inc. 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,

Dr.Nykoa Farmer LHD  
Founder  
In His Hands Resource Center Inc.  
312-768-3871  
ihh.nfp@gmail.com

**From:** [Roberts, Shea](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Capital One-Discover merger will increase competition and help small businesses  
**Date:** Tuesday, June 11, 2024 11:10:46 AM

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

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I'm excited to support the proposed Capital One-Discover merger because I know it will help expand credit access to the communities I serve in the Georgia State House and be a win for small businesses everywhere.

Right now, Visa and Mastercard control 80 percent of the payment network industry. Controlling this much of the market allows the two companies to write the rules that small businesses must follow, whether or not the rules work out for them. This disproportionately impacts the bottom line of small and minority-owned businesses who lack the profit margins to absorb these costs.

Thankfully, the Capital One-Discover merger creates an opportunity to address this concern. By allowing the two banks to merge, Capital One will be able to issue its cards on Discover's payment network, making Discover a more important player in the payment network market and pushing all payment network companies to compete for the chance to work with merchants. This increased competition will push payment networks to adopt terms that are more favorable to small businesses and empower small business owners to negotiate directly with payment networks.

Capital One and Discover already lead their peers when it comes to serving marginalized communities. Capital One is the largest issuer of credit cards to first time card holders and ranks 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. Both Capital One and Discover also offer no-fee credit cards and do not charge overdraft fees while continuing to offer overdraft protection.

This merger will further expand credit access to communities often left behind by other financial institutions. Through this merger, Capital One will be able to add 305 million card holders to its customer base, which will open doors for more people to gain access to the tailored financial products offered by both companies.

In service,

State Representative Shea Roberts

**[SHEA ROBERTS, State House District 52](#)**  
**[608-B Coverdell Legislative Office Bldg.](#)**  
**[Atlanta, GA 30334](#)**

**(404) 656-0298**

**From:** [Sam Melden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Capital One - Discover Merger  
**Date:** Tuesday, June 11, 2024 11:12:14 AM

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I have dedicated my career to championing initiatives that support and bolster our vibrant small business community. Working as a City Council Member here in Toledo has made me acutely aware of the trickle down impact larger regulatory decisions can have on my community. The proposed merger between Capital One and Discover is one of those decisions, and presents a significant opportunity to enhance financial services and credit access for small businesses in Toledo and beyond.

For small businesses, access to credit is a lifeline. Capital One has pioneered credit products specifically designed for borrowers who are building or rebuilding their credit. They have been a remarkable success. As of March 2024, 69% of Capital One customers who started with subprime credit scores have successfully achieved a prime credit score of 660 or higher. In furtherance of their commitment to ensure no one is excluded from our financial system, Capital One was the first among the top ten banks to eliminate overdraft and insufficient funds fees from all their products while still providing free overdraft protection. These initiatives directly benefit small business owners who rely on stable and predictable banking services.

Critics of the merger have expressed concerns about potential market concentration. However, the data tells a different story. The credit card industry is highly competitive, with over 4,000 financial institutions of varying sizes offering credit cards. Most Americans hold between three to four credit cards issued by different providers, demonstrating the ease with which consumers can switch between products. Both the Office of the Comptroller of the Currency (OCC) and the Federal Reserve have confirmed that the credit card issuer market is competitive and will remain unconcentrated even after the merger.

Supporting this merger means supporting the growth and stability of our small businesses. By enhancing access to affordable credit and financial services, the Capital One-Discover merger can empower Toledo's entrepreneurs to thrive, innovate, and contribute to our local economy. I urge policymakers and stakeholders to recognize the potential of this merger to foster economic prosperity and inclusivity in Toledo and beyond. I'm asking you to seize this opportunity to strengthen our small business community and create a more equitable financial landscape for all.

- Sam Melden  
Toledo City Council Member, District 5

**From:** [Blasingame, Barbara](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Cc:** [Tomkow, Josie](#)  
**Subject:** [External] Support Letter  
**Date:** Tuesday, June 11, 2024 12:21:56 PM  
**Attachments:** [Tomkow Merger Support Letter.pdf](#)

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Good Afternoon,

Please see the attached support letter from Representative Tomkow.

Thank you,

**Barbara Blasingame**

***Legislative Assistant to***

***Representative Josie Tomkow, District 51***

[Barbara.blasingame@myfloridahouse.gov](mailto:Barbara.blasingame@myfloridahouse.gov)

District Office: 209 Palmetto Street, Suite 4, Auburndale, FL 33823 - Ph: (863) 292-7003

Tallahassee Office: 222 Cap, 402 S. Monroe St., Tallahassee, FL 32399-1300

Ph: (850) 717-5051



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# Florida House of Representatives

## Josie Tomkow

State Representative, District 51

*District Office: 209 Palmetto Street, Auburndale, FL 33823 – Phone: (863) 292-7003*

*Tallahassee Office: 222 Capitol, 402 S. Monroe St., Tallahassee, FL 32399 – Phone: (850) 717-5051*

*Email: [Josie.Tomkow@myfloridahouse.gov](mailto:Josie.Tomkow@myfloridahouse.gov)*

June 11, 2024

Ann E. Misback  
Federal Reserve Bank  
Secretary of the Board  
20th Street and Constitution Avenue  
NW Washington, DC 20551-0001

Dear Chairman Powell:

I support the merger of Capital One and Discover Financial Services currently under consideration by the Federal Reserve. The merger of these two banks will reinforce financial stability, benefit American consumers, and encourage economic growth in our state and beyond.

As increased inflation and rising prices harm consumers, the ability of banks to merge can help counter these negative impacts by stimulating economic growth and stability. Mergers like this also contribute to a safer and even more robust banking system which results in increased financial access, consumer protections, and innovations that help hard working families on a whole different scale. Now more than ever, it's crucial to maintain a strong and competitive American banking sector.

The proliferation of excessive regulatory and bureaucratic red tape not only merit, but necessitate, appropriate bank mergers that offer greater economies of scale necessary to meet regulatory burdens and, most importantly, serve the needs of their customers and communities.

As this process continues, I urge the Federal Reserve Bank to demonstrate predictability, transparency, and efficiency during this review process. Doing so will avoid delays that have a significant impact on the banks involved which can cause greater operational risk, increase in expenses, and pose reputational risk during a period of uncertainty.

Sincerely,

A handwritten signature in blue ink that reads "Josie Tomkow".

Josie Tomkow  
Florida State Representative, District 51

### Committees:

PreK-12 Appropriations Subcommittee (Chair), Education Quality Subcommittee,  
Infrastructure Strategies Committee, Appropriations Committee

**From:** [Deborah Dobson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) \*\*\* STOP the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:52 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,

Deborah Dobson  
dogmom7@gmail.com  
32 N Clear Creek  
Hendersonville, North Carolina 28792

**From:** [JAMES DUELLMAN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JAMES DUELLMAN  
jedijim67@gmail.com  
325 West 48 St, Apt. 905, ,  
Ashtabula, Ohio 44004



**From:** [Gail Wallis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gail Wallis  
wgail69@hotmail.com  
17 Clover Circle East  
Colorado Springs, Colorado 80906

**From:** [Julie Garshwiler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Garshwiler  
jagarshwiler@yahoo.com  
1010 Amber Willow Way  
Huntertown, Indiana 46748

**From:** [Terrance Newton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Terrance Newton  
terrnew36@gmail.com  
2275 Aaron street  
Port Charlotte , Florida 33952

**From:** [Corrine Anderson-Ketchmark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Corrine Anderson-Ketchmark  
canderk67@gmail.com  
506 S 222nd  
Des Moines, Washington 98198

**From:** [Joseph Gilbert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:01 PM

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Sincerely,

Joseph Gilbert  
iamda4us@gmail.com  
1037 N Rice Rd  
Ojai, California 93023

**From:** [Phil MacLellan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phil MacLellan  
phillogs65@yahoo.com  
8898 74th St. NW  
Powers Lake, North Dakota 58773-9059

**From:** [Jan Adrian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:44 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jan Adrian  
jan.adrian.09@gmail.com  
2801 Denton Tap Rd  
Lewisville, Texas 75067

**From:** [Alex Zukas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Zukas  
alexzukas@yahoo.com  
5615 Spartan Dr  
San Diego, California 92115



**From:** [Edward Scott](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Scott  
edsco33@gmail.com  
101 W 5th St  
Frederick, Maryland 21701

**From:** [Dave Copper](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely, David Copper

Dave Copper  
davecinthewoods@gmail.com  
1603 Ridgeway Dr  
Staunton, Virginia 24401-1935

**From:** [Stephen Knowlton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:25 PM

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Federal regulators should stop this mega-merger..

Sincerely,

Stephen Knowlton  
sknowlton2@verizon.net  
77 CHURCH ST  
FAIR HAVEN, New Jersey 07704

**From:** [Mark White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark White  
saabson@yahoo.com  
MAIL  
Pittsburgh, PA, Pennsylvania 15216

**From:** [Sheila Tran](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Tran  
sheilabearry@yahoo.com  
1766 Serpentine Dr.  
Eagan , Minnesota 55122

**From:** [Jean Fricano](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:13 PM

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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,

Jean Fricano  
jeannef22@gmail.com  
49 Fenwick Rd  
Buffalo, New York 14221

**From:** [Gloria Thompson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:12 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,

Gloria Thompson  
thomps@alaska.net  
6410 Ridge Tree Circle  
Anchorage , Alaska 99507

**From:** [Dennis Adams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:08 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, Dennis Adams

Dennis Adams  
den25joan@sbcglobal.net  
2527 MacMillan St  
Napa, California 94558



**From:** [Donna Maddox](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:12:01 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.

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 Maddox  
donna.maddox65@gmail.com  
1610 clinton st  
Carlyle , Illinois 62231

**From:** [Jane Illades](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:42 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,

Jane Illades  
jillades@gmail.com  
2705 First Ave.  
San Diego, California 92103

**From:** [Helen Dickey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:39 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,

Helen Dickey  
dickeyhelen6@gmail.com  
222 San Carlos Avenue  
El Cerrito, California 94530

**From:** [Terry W Sanders](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:36 PM

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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 is so blatantly monopolistic that it's concerning that the merger could even be considered in the first place. This merger would add Discover's 305 million cardholder network 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 W Sanders  
nytexano@gmail.com  
319 East 50th st  
New York, New York 10022

**From:** [Alex Zukas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:33 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.

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 Zukas  
alexzukas@yahoo.com  
5615 Spartan Dr  
San Diego, California 92115

**From:** [J.M. Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:25 PM

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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.M. Harris  
hattrick2131@gmail.com  
2528 E 19th St  
Tulsa, Oklahoma 74104-5806

**From:** [Dorothy Tharsing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:11:17 PM

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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,

Dorothy Tharsing  
dtharsing@gmail.com  
850 Division St SE  
Bandon, Oregon 97411

**From:** [Patricia Frey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:58 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.

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 Frey  
tefpwf62@gmail.com  
30424 Marina Road  
Dagsboro, Delaware 19939



**From:** [Chuck Wirth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:56 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.

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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,

Chuck Wirth  
chuckwirth2@gmail.com  
605 Judson Ave  
Hurley, South Dakota 57036

**From:** [James Tombleson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger now!  
**Date:** Saturday, May 25, 2024 3:10:55 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. If it's not stopped then the American people will continue to suffer be mergers have only been hurting more American workers then helping.

Almost always more positions a cut because of a merger then made. We need to start blocking mergers and make the companies fight each other and drive costs down! This is how we have a healthy economy. Support the FTC. Tell them to block this.

Sincerely,  
James Tombleson

James Tombleson  
[jtombleson38@gmail.com](mailto:jtombleson38@gmail.com)  
5203 ne 19th  
Vancouver, Washington 98663

**From:** [Joan Murelli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:49 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,

Joan Murelli  
joanofhearts@gmail.com  
2488 S Scranton Way  
Aurora, Colorado 80014

**From:** [Jon Povill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:46 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,

Jon Povill  
jpovill@gmail.com  
21342 Entrada Road  
Topanga, California 90290

**From:** [Scott Korman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:44 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,

Scott Korman  
skorman06@gmail.com  
271-10 Grand Central Pkwy.  
New York, New York 11005

**From:** [Shirley Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shirley Harris  
sharris66@gmail.com  
3502 Primrose Drive  
Willits, California 95490

**From:** [Laurie Hidy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:37 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,

Laurie Hidy  
lauriehid@gmail.com  
31 Countrywood Dr.  
Wofford Heights, California 93285

**From:** [Robin Hero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:10:19 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,

Robin Hero  
rube503@gmail.com  
5319 Saratoga Dr  
Jackson, Mississippi 39211



**From:** [Douglas Kinney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:46 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,

This merger should not be allowed.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 Kinney  
1942info@gmail.com  
330 Pony Farm Road  
Oneonta, New York 13820

**From:** [Martha Wheeler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:33 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.

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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,

Martha Wheeler  
1snitchywitch@gmail.com  
317 N. Prospect Drive  
Round Lake, Illinois 60073

**From:** [Robert Gilman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:17 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.

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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 Gilman  
rainierrobert@gmail.com  
1632 Stanford Drive SE  
Albuquerque, New Mexico 87106

**From:** [Jeannie Belton-Rumple](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:09 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,

Jeannie Belton-Rumple  
mijean95@gmail.com  
620 S. Majestic View Dr.  
Post Falls, Idaho 83854

**From:** [L Michon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:08 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,

L Michon  
lmichon@rogers.com  
278 Kennedy Ave  
null, Ontario M6P3C3

**From:** [Stephen Hayes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Hayes  
shayes6875@gmail.com  
5711 Wildwood Road  
Van Buren, Arkansas, Arkansas 72956

**From:** [Mary Kinninger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Kinninger  
theta.art@gmail.com  
602 Wyona  
Truth Or Consequences, New Mexico 87901

**From:** [Britney Cervantes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:09:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Britney Cervantes  
steve@youfirsttech.com  
39 Tramonto Dr  
Byron, Illinois 61010



**From:** [Janice Dannhauser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janice Dannhauser  
janndann88@gmail.com  
8704 N Hull Drive  
Kansas City, Missouri 64154

**From:** [Katharin Christman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katharin Christman  
ktchrist@pacbell.net  
1340 byron street  
Palo Alto, California 94301

**From:** [Ann Bein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Bein  
abein@ucla.edu  
2216 Overland Ave.  
Los Angeles, California 90064

**From:** [Theodore Voth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Theodore Voth  
tedvoth3@uwalumni.com  
17 N. Seventh St. Apt. 2  
Madison, Wisconsin 53704

**From:** [Howard H. Holmes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Howard H. Holmes  
hholmes323@gmail.com  
1589 Marmont Ave  
Los Angeles, California 90069

**From:** [Marc Silverman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marc Silverman  
dhalgrn@gmail.com  
6030 Graciosa Dr  
Los Angeles, California 90068-3071

**From:** [James Thoman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Thoman  
jrthoman1410@gmail.com  
4047 Mill Rd  
Hermitage , Tennessee 37076

**From:** [Ron Mittan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ron Mittan  
rgmittan@gmail.com  
5024 Sevilla AV NW  
Albuquerque, New Mexico 87120



**From:** [Rory May](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rory May  
mcdudeguy2008@icloud.com  
4540 Hawthorn Dr  
Nashville , Tennessee 37214

**From:** [Lucy Mead](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately. We cannot allow this to happen.

Sincerely,

Lucy Mead  
lucymead0@gmail.com  
630 Spyglass Dr.  
Eugene, Oregon 97401

**From:** [Cynthia Liss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia Liss  
cynliss88@yahoo.com  
901 80th Street  
New York, New York 11228

**From:** [Ruth Lezotte](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:08:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ruth Lezotte  
rlezotte@gmail.com  
8832 E. San Rafael  
Scottsdale, Arizona 85258

**From:** [Kar Lang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kar Lang  
karenl3623@gmail.com  
3613a Saint John'S Ct  
Wilmington, North Carolina 28403

**From:** [Margaret Budd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Budd  
barnespeggy9@gmail.com  
5009 San Joaquin Drive  
San Diego, California 92109

**From:** [LK WOODRUFF](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

LK WOODRUFF  
morninggloryshade@gmail.com  
128 Le Paradis Blvd Sharpsburg GA  
Sharpsburg, Georgia 30277

**From:** [pete.mandeville](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

pete mandeville  
peter4197@currently.com  
1815 e center st  
Spokane, Washington 99208



**From:** [Thomas Sheridan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:36 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,

Thomas Sheridan  
tps Sheridan@yahoo.com  
912 E 35th Ave  
Spokane, Washington 99203

**From:** [Adrianne Aron](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:23 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,

Stop the merger! Capital One's merger with Discover Financial Services would create the sixth largest bank on the U.S., with a massive impact on the credit card industry. It would lead to further consolidation of power and influence in the lending market, which 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,

Adrianne Aron, Ph.D.

Adrianne Aron  
adriannearon@gmail.com  
1807 Vine Street  
Berkeley, California 94703

**From:** [Alfred Staab](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alfred Staab  
coldest.03.redox@icloud.com  
3253 N Forest Lakes  
Wichita, Kansas 67205

**From:** [scylla@sonic.net](mailto:scylla@sonic.net)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

scylla@sonic.net  
321 Perkins St.  
Oakland, California 94610

**From:** [Mary Dominiak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:13 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,

Mary Dominiak  
bardicvoice@hotmail.com  
2235 Wheelwright Court  
Reston, Virginia 20191-2334

**From:** [Harvey Eisen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harvey Eisen  
harvey@eisens.com  
5225 Pooks Hill Rd. Apt. 1401S  
Bethesda, Maryland 20814

**From:** [Debbie Blair](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:07:09 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,

Debbie Blair  
debbiesblair@yahoo.com  
21660 Chimney Rock Park Cir  
Boca Raton, Florida 33428-1734

**From:** [Sherry Dinnen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:59 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,

Sherry Dinnen  
sherrydinnen@gmail.com  
2912 Grandview Dr  
Allison Park, Pennsylvania 15101



**From:** [Amanda Clever](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:56 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,

Amanda Clever  
mandykathryn120@gmail.com  
6435 Blain Hwy  
Chillicothe, Ohio 45601

**From:** [Kirk F Krebs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:51 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,

Kirk F Krebs  
captainkirk54@yahoo.com  
12977 west lee road  
Albion , New York 14411

**From:** [Michael Hinshaw](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:44 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,

For forty years now, our government has followed the repeatedly debunked and repeatedly failed economic policies of former US President and Alzheimers patient in chief Ronald Reagan. No matter whether there was a Republican or Democratic administration in the White House, our government followed Reagan's incompetent failed economic policies. They even continued to follow his policies after they resulted in multiple economic collapses.

His policies of tax cuts for the extreme rich and corporations has resulted in enough currency being removed from our economy due to their hoarding wealth that our country has a permanent trade imbalance, because it has made it cheaper to import goods instead of manufacture them here and too expensive to sell abroad.

His corporate merger policies which have allowed the rubberstamp approval of corporate mergers even when they violate our antitrust laws has resulted in permanent inflationary growth due to corporations being large enough to be able to price fix and price gauge with impunity. It has resulted in corporations large enough that they can't be regulated, because our fines are so miniscule to them that they consider them to be a cost of business. In terms of banks, they have become so large that they no longer desire to make loans to small businesses and Middle class on down borrowers. They only desire to make large loans to the rich and corporations.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 at a time when our country needs a moratorium on corporate mergers and for our largest banks to be broken up. This concentration would make it harder to hold banks accountable due to them becoming too large to fail and too large to regulate 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.

You should reject this corporate merger. You should announce that you will no longer approve any mergers which would violate our antitrust laws. And you should push for banks and corporations which do violate our antitrust laws to be broken up as a consequence of violating antitrust laws due to fines no longer being a deterrent.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Hinshaw  
handsofgrassman@gmail.com  
29456 Edward Drive  
Inkster, Michigan 48141

**From:** [Brad Neu](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:27 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,

Brad Neu  
bradleybdn@gmail.com  
19117 NE 25th St  
Vancouver, Washington 98684

**From:** [Esther Prexl](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:19 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,

Esther Prexl  
emprex1@yahoo.com  
7000 nw 94th terrace  
Tamarac, Florida 33321

**From:** [Gary Landgrebe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Landgrebe  
gary@seraphina.com  
3081 Hannan Ln  
Soquel, California 95073

**From:** [Calvin Blinder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Calvin Blinder

Calvin Blinder  
calvinblinder@hotmail.com  
9229 Quick Fox  
Columbia , Maryland 21045



**From:** [Brian Elswick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:04 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,

Brian Elswick  
therevrnd5@gmail.com  
1011 Sherwood Ave  
Marysville, Ohio 43040

**From:** [Phillip Hope](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phillip Hope  
phillip.hope@gmail.com  
319 Avenue C  
New York, New York 10009

**From:** [Robert Walsh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:06:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Walsh  
wbawmaw@verizon.net  
506 Barbara Drive  
Norristown, Pennsylvania 19403

**From:** [Marc Gordon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marc Gordon  
marc.gordon@me.com  
15342 El Venada Trail  
Sonora, California 95370

**From:** [Dean Poirier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-gouge.  
**Date:** Saturday, May 25, 2024 3:05:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dean Poirier  
dcp30096@gmail.com  
478 Fieldstone Ct.  
Lilburn, Georgia 30047

**From:** [Mara Obelcz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mara Obelcz  
momobelcz@gmail.com  
3283 Roxbury Rd  
Hatfield , Pennsylvania 19440

**From:** [Angela Gardner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Angela Gardner  
angie4dolls@yahoo.com  
14759 Terryknoll Drive  
Whittier, California 90604

**From:** [Susan Schwartz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Schwartz  
ssbaraca@verizon.net  
PO Box 766  
Sturbridge, Massachusetts 01566



**From:** [Steve Liebling](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Liebling  
landscapeliebling@yahoo.com  
3645 Park Blvd. #110  
San Diego, California 92103

**From:** [Javier Mendez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Javier Mendez  
menjavi@gmail.com  
1326B Alewa Dr.  
Honolulu, Hawaii 96816

**From:** [Terry Holub](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Holub  
tlholub2012@gmail.com  
250 ross rd.  
Columbus, Ohio 43213

**From:** [Lara Ingraham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lara Ingraham  
laraingraham@gmail.com  
800 N Las Palmas Ave Apt 105  
Los Angeles , California 90038

**From:** [Joan Durso](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:13 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,

Joan Durso  
jadurso2@gmail.com  
11 Cord Dr  
Latham, New York 12110

**From:** [Earl Berkson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:08 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,

Earl Berkson  
fishpapa@yourfavoritewriter.com  
7455 N Ridge Blvd Apt B2  
Chicago, Illinois 60645

**From:** [Sara Pandolfi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:05:00 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,

Sara Pandolfi  
rolandsara@icloud.com  
716 Yale Ave  
Webster Groves, Missouri 63119

**From:** [Mary Clark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:53 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,

Mary Clark  
maryclarksec@yahoo.com  
6826 Colonial Garden Drive  
Huntersville, North Carolina 28078



**From:** [Richard Groblebe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:46 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,

A concerned American

Richard Groblebe  
itsgrob7@gmail.com  
722 North Kaufman Street  
Seagoville, Texas 75159

**From:** [Cathy Sleva](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cathy Sleva  
csleva@me.com  
218 14th St.  
Seal Beach, California 90740-6507

**From:** [Amber Wheat](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:41 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,

Amber Wheat  
arwheat@gmail.com  
3509 W 185th St  
Torrance , California 90504

**From:** [Dennis Krueger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dennis Krueger  
erbie@ntd.net  
426 West Winnebago Street  
Appleton, Wisconsin 54911-4552

**From:** [Adam Merone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Adam Merone  
enoremada@gmail.com  
17606 Calcite Drive  
Hagerstown, Maryland 21740

**From:** [GeriAnn Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

GeriAnn Johnson  
peaceann@me.com  
126 Cameron Circle  
Clarkesville , Georgia 30523

**From:** [Keith Said](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Keith Said  
kip.said@gmail.com  
785 W End Ave Apt 10A  
New York, New York 10025-5453

**From:** [James Adams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Adams  
jsadams.4910@yahoo.com  
9394 Mira Del Rio Dr  
Rancho Cordova, California 95827



**From:** [Tracey Loyd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tracey Loyd  
loydtg@gmail.com  
11500 Meridian Ave S  
Everett, Washington 98208

**From:** [Teresa Phillips](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:16 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,

Teresa Phillips  
mymule52@icloud.com  
913 Marshall St  
Fort Collins, Colorado 80525

**From:** [Susan Hathaway](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:04:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Hathaway  
susanhathaway0@yahoo.com  
5107 Passons Boulevard #313, Pico Rivera, CA  
Pico Rivera, California 90660

**From:** [Leslie McClure](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger which awards billionaires and punishes the working class!  
**Date:** Saturday, May 25, 2024 3:04:00 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leslie McClure  
lespetmcc@gmail.com  
8537 Anderson Ct, NE  
Lacey, Washington 98516

**From:** [Andrew Kurzweil](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:03:49 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,

Andrew Kurzweil  
ackurz@optonline.net  
2343 E 18 St  
Brooklyn , New York 11229

**From:** [Gwen Roath](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:03:24 PM

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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,

Gwen Roath  
pengwen3@icloud.com  
616 Nicholas Ave  
Socorro, New Mexico 87801

**From:** [Lupe Torre](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:03:14 PM

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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,

Lupe Torre  
monifita@gmail.com  
440 4th Ave N  
St Petersburg, Florida 33701

**From:** [Joan Ward](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:03:03 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. This should not be permitted to happen

A healthy economy relies on robust competition, and a successful democracy requires an economy that 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,

Joan Ward  
jward58libra@gmail.com  
234 Henry Cowgill Rd  
Camden Wyoming , Delaware 19934



**From:** [Matthew Boguske](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Matthew Boguske

Matthew Boguske  
mboguske@yahoo.com  
7678 Park Ave  
Lowville, New York 13367

**From:** [Chester Payne](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Reverend Chester Payne

Chester Payne  
chester13p@gmail.com  
183 SE State Route 13 Lot 9  
Warrensburg, Missouri 64093

**From:** [Stephen Strauss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:35 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Strauss  
sstrauss113@outlook.com  
56 Hanford Dr  
Fairfield, Connecticut 06824

**From:** [Kent Bodda](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:32 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,

Kent Bodda  
kentbodda63@gmail.com  
406 East Pioneer Street #4  
Granite Falls, Washington 98252

**From:** [Paul Brady](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:25 PM

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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,

Predatory Lending takes a new form... And what do you want to bet? Workers both in this industry, and people in this country will pay the price.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 Brady

Paul Brady  
pablo.brady@gmail.com  
407 Sanchez St., Apt. 3380  
San Francisco, California 94114

**From:** [Robina Mapstone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:19 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,

Robina Mapstone  
mapstone@mac.com  
12490 West Fielding Circle, #212  
Playa Vista, California 90094

**From:** [Stephen Zettel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 3:02:17 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,

Stephen Zettel  
hakuchi9@icloud.com  
25 Katt Ct  
Sequim, Washington 98382-7391

**From:** [Brandon Kozak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:13 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,

Brandon Kozak  
bkozak1@hotmail.com  
2765 Nature View Rd  
Saint Cloud, Florida 34771



**From:** [Jim Hanson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:11 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,

Jim Hanson  
jah3wp@gmail.com  
1271 Via Capri  
Winter Park, Florida 32789

**From:** [Sally Fitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:07 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,

Sally Fitz  
tomfitz@bellsouth.net  
10095 Erin St  
Tulsa, Oklahoma 74137

**From:** [Stu Farnsworth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger and their GREED..!!!  
**Date:** Saturday, May 25, 2024 3:02:01 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,

Stu Farnsworth  
yukostu@gmail.com  
1646 donald ct  
Saint Paul, Minnesota 55121

**From:** [Peet Pearson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:47 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,

Peet Pearson  
peetpearson@gmail.com  
POBox 113  
Vershire, Vermont 05079

**From:** [Carol Clark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:46 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,

Carol Clark  
clclark12@gmail.com  
240 River St, Apt C  
Warrensburg, New York 12885

**From:** [Claudia Marin-Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:45 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,

Claudia Marin-Brown  
oaklandwins1@yahoo.com  
7 Montrose Park Pl  
Elgin, Illinois 60123

**From:** [Ralph Thomas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:37 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. I have cards for both.

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,

Ralph Thomas  
rbenjthomas@gmail.com  
1446 Elmwood Ct.  
Chula. Vista, California 91915

**From:** [Mike Gatton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:36 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,

Mike Gatton  
usernameinfinity@protonmail.com  
952 N 11th St.  
Breese, Illinois 62230



**From:** [Beck Royer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:31 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,

Beck Royer  
beckroy@icloud.com  
7321 W Green Lake Dr N  
SEATTLE, Washington 98103

**From:** [Terrance Newton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:01:28 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,

Terrance Newton  
terrnew36@gmail.com  
2275 Aaron street  
Port Charlotte , Florida 33952

**From:** [Arlene Schutz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Arlene. Schutz

Arlene Schutz  
aschutz@aol.com  
145 East 16th At  
New York, NY, New York 10003

**From:** [Marion Froehlich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:59 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,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marion Froehlich  
marionf49@yahoo.com  
6305 CAMINITO DEL PASTEL  
San Diego, California 92111

**From:** [Rudy Pierrot](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rudy Pierrot  
rudymangos@hotmail.com

**From:** [Linda Bescrypt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:56 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Bescrypt  
sadie8882@gmail.com  
800 Trenton Rd., Apt. 465  
Langhorne, Pennsylvania 19047

**From:** [Meg Newman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:55 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,

Meg Newman  
4drmeg@gmail.com  
337 Mount Support Road, Unit 701,  
Lebanon, New Hampshire 03766

**From:** [Robert Giovino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Giovino  
rgiovino@yahoo.com  
7111 142nd Ave N, Lot 15  
Largo, Florida 33771



**From:** [Ellen Kennedy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:00 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,

Ellen Kennedy  
[ellenerkennedy@outlook.com](mailto:ellenerkennedy@outlook.com)  
320 Lincoln Ave  
Erie , Pennsylvania 16505

**From:** [David Gerkin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:44:59 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.

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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 Gerkin  
dmgerkin@gmail.com  
838 E Village Circle Dr N  
Phoenix, Arizona 85022

**From:** [James Beeler II](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:55 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,

James Beeler II  
fanfareman@hotmail.com  
20653 Benevola Church Road  
Boonsboro , Maryland 21713

**From:** [Joseph Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:53 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,

Joseph Brown  
jrb1953@yahoo.com  
323 Casa Grande  
Edgewater, Florida 32141

**From:** [Joe Joyner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:51 PM

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Sincerely,

Joe Joyner  
gregcalif@hotmail.com  
2212 27th Avenue Court  
Greeley, Colorado 80634

**From:** [Zbigniew Sidzinski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:44 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Zbigniew Sidzinski  
zbyszekspl@gmail.com  
450 Buena Vista Ave., 208, Alameda CA  
ALAMEDA, California 94501

**From:** [Paulette Finnegan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:33 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Paulette Finnegan  
paulette.finnegan15@gmail.com  
10707 Wrightwood Ave  
Northlake, Illinois 60164

**From:** [Shoshana Katz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:31 PM

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I live in Israel. Even here many of us use MasterCard so we can order certain things online from abroad. We can also send payments automatically and take cash out of the bank. And interest rates on any and every transaction are going up and up. Soon I won't be able to do anything but have the bank pay my utility bills and otherwise us cash for everything else around home. My goodness!

Sincerely,  
Shoshana Katz

Shoshana Katz  
shanapaha@gmail.com  
3822 Glen Arbor  
Houston, Texas 77025



**From:** [Karen McGuinness](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:18 PM

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Sincerely,

Karen McGuinness  
mindgarden1112@aol.com  
40 Highland Ave  
Hazlet, New Jersey 07730

**From:** [Karyn Graham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karyn Graham  
grahamkaryn@aol.com  
900 W Henry Ave  
Tampa, Florida 33604

**From:** [Cleo Dioletis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:40:09 PM

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Sincerely,

Cleo Dioletis  
cdcmtotr@gmail.com  
1449 Shoreside Dr unit 101  
Hardeeville, South Carolina 29927-2108

**From:** [Timothy Spurlin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:53 PM

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Sincerely,

Timothy Spurlin  
xenoview@gmail.com  
6340 N. 16th Street, Apt 60  
Phoenix, Arizona 85016

**From:** [M Cowley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:52 PM

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Sincerely,

M Cowley  
michelecowley@yahoo.com  
5405 S. 2300 W.  
Roy , Utah 84067

**From:** [Carolyn A. Kidder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:48 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carolyn A. Kidder  
kiddermus@yahoo.com  
42 Main Street  
Chesterbrook, Pennsylvania 19087

**From:** [Tom Liehe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Liehe  
moox23@me.com  
635 S Alton Way, 5C  
Denver, Colorado 80247

**From:** [hilory w](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

hilory w  
hiloryatlbr@gmail.com  
2000 Chestnut Ave  
Glenview , Illinois 60025



**From:** [CARL STEIN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

CARL STEIN  
sfcarl@hotmail.com  
374 Guerrero Street #5  
San Francisco, California 94103

**From:** [Julie Carl](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:41 PM

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Sincerely,

Julie Carl  
juliecarll461@gmail.com  
5205 Edenville Rd  
Chambersburg, Pennsylvania 17202

**From:** [MaryAnn Heathfield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:23 PM

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Sincerely,

MaryAnn Heathfield  
maheathfield@gmail.com  
E7828 W State Hwy M28  
Munising, Michigan 49862

**From:** [Lexi Terry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:02 PM

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Sincerely,

Lexi Terry  
lexicterry@gmail.com  
501 116th Ave N Apt 231  
Saint Petersburg, Florida 33716

**From:** [Jana Mariposa Niernberger Muhar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:02 PM

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Sincerely,

Jana Mariposa Niernberger Muhar  
janarosa@sonic.net  
672 Piezzi Rd  
Santa Rosa, CA, California 95401-5539

**From:** [Pamela McDonald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:01 PM

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EVERY ASPECT OF OUR COUNTRY THAT PROMOTES A HEALTHY ECONOMY AND DECENT FUFILLING LIFE FOR OUR CITIZENS, IS DISAPPEARING. MONEY HAS BECOME OUR "RULER", AND WE ARE FAILING. CORPORATE WEALTH HAS TAKEN CONTROL, AND HAS REPLACED THE "ROBBER BARONS" OF 100 YEARS AGO. WEALTH AND GREED HAVE REPLACED "RIGHTS", AND OUR COUNTRY IS ON THE BRINK OF A "SECOND GREAT DEPRESSION". HAVE WE LEARNED NOTHING IN THE LAST 100 YEARS?

The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela McDonald  
plmatdhs@yahoo.com  
11246 Parkhaven Way  
Riverside, California 92505

**From:** [Laraine Bowen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laraine Bowen  
lbowen2@cogeco.ca  
1100 Queens Avenue  
Oakville, Ontario L6H 2B5

**From:** [Charlotte R Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:30 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotte R Moore  
seemoore73@gmail.com  
334 Quinby Way  
Rock Hill, South Carolina 29732



**From:** [KATHY MOTSINGER](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:23 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

KATHY MOTSINGER  
kmdoggglitter@gmail.com  
7022 San Fernando Cir  
Boise, Idaho 83704

**From:** [Bernie And Nina Christensen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:21 PM

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Sincerely,

Bernie And Nina Christensen  
bernard.christensen@gmail.com  
3260 Laurelwood St  
Florence, Oregon 97439

**From:** [Kathy Flocco-McMaster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:16 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 healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Flocco-McMaster  
flockster16@gmail.com  
8 Stoneybrook Drive Apt 2  
Absecon, New Jersey 08201

**From:** [Jerry Mawhorter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:15 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,

Jerry Mawhorter  
head42446@gmail.com  
200 Linden Avenue  
Royal Oak, Michigan 48073

**From:** [Lynne Gordon-Watson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:11 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,

Lynne Gordon-Watson  
budlyn4@gmail.com  
1737 York Ave #3A  
New York , New York 10128

**From:** [Paul Hague](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:10 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 Hague  
pauljhague@gmail.com  
429 Cheney Rd, PO Box 87  
NEWBURY, New Hampshire 03255

**From:** [Mini Liu](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:08 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,

Mini Liu  
miniliu@mac.com  
135 Eastern Parkway #13I  
Brooklyn, New York 11238

**From:** [Mary and Daniel Cornell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:04 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,

Mary and Daniel Cornell  
mt.cornell@gmail.com  
827 Forest Ave Apt 3W  
Evanston, Illinois 60202



**From:** [Ann Rainey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:51 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. This merger would be AWFUL for consumers. STOP this merger NOW!!

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Rainey  
annrainey@me.com  
4302 Sussex St.  
Holiday, Florida 34691

**From:** [Chris Abery](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:47 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,

Chris Abery  
aberyc@yahoo.com  
841 Sewell Mill Road  
Danielsville , Georgia 30633

**From:** [Thomas Childs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:43 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,

Thomas Childs  
tomnkitty@yahoo.com  
P.O. box 213  
Babbitt, Minnesota 55706

**From:** [Joseph Drechsler-Martell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:39 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,

Joseph Drechsler-Martell  
josephdmartell@gmail.com  
73 Washington St Apt C2  
New London, Connecticut 06320

**From:** [Jon Slenk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:33 PM

---

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Federal Trade Commission PUBLIC MEETING,

Too big to manage, too big to be able to influence or control...

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Jon Slenk  
slenk.jon@gmail.com  
743 Rogers ct  
Santa Clara, California 95051

**From:** [Alfredo {Fred} Daniele](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:10 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,

Alfredo {Fred} Daniele  
francos1@fastmail.fm  
2711 Orchard Ave  
Montoursville, Pennsylvania 17754

**From:** [Julie Grote](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:06 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,

Julie Grote  
jgroteosf@gmail.com  
200 St. Francis Ave.  
Tiffin, Ohio 44883

**From:** [Jared Cornelia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:37:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jared Cornelia  
jaredc1200@gmail.com  
125 Denn Place  
Wilmington, Delaware 19804



**From:** [Lisa Vallette](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:59 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,

Lisa Vallette  
lgvallette@hotmail.com  
93 Gregwood Circle  
Warrensburg , New York 12804

**From:** [Lesley Hunt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lesley Hunt  
ldhunt@astound.net  
236 Warwick Dr.  
Walnut Creek, California 94598

**From:** [Axel Meier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Axel Meier  
toax12@sonic.net  
Park Blvd  
Oakland, California 94606

**From:** [Jane Broendel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Broendel  
jbthatch01@gmail.com  
3909 Jocelyn St NW  
Washington, District of Columbia 20015

**From:** [Zeye Vandeye](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Zeye Vandeye  
powerassertive@gmail.com  
2050N.Oracle Rd.  
Tucson, Arizona 85707

**From:** [Denise Fisher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:44 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 Fisher  
deniefisher9@gmail.com  
522 Cherokee St Apt 208 Kalamazoo MI 49006-2843  
Westwood, Michigan 49006

**From:** [Tracie Amend](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tracie Amend  
amendtracie@hotmail.com  
200 Alameda  
Las Cruce, New Mexico 88001

**From:** [Alyssa Melton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:35 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,

Alyssa Melton  
alyssaann\_2000@yahoo.com  
903 Briarcliff Court  
Arlington, Texas 76012



**From:** [Gene Tunnell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gene Tunnell  
gvtmssw70@gmail.com  
17 university heights rd  
Cullowhee, North Carolina 28723

**From:** [Robert ODonnell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:23 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.

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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 ODonnell  
rkod57@gmail.com  
100 MARK LN, UNIT H1  
Waterbury, Connecticut 06704-2442

**From:** [William McMullin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:23 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William McMullin  
mcmullinw@gmail.com  
10110 Saratoga St.  
Oak Park, Michigan 48237

**From:** [Margaret Guilfooy Tyler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Guilfooy Tyler  
mmguilfooy@gmail.com  
8 Cambridge Ct  
Saint Louis, Missouri 63122

**From:** [Tyndall Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tyndall Harris  
ongoing.sages.0f@icloud.com  
410 Westwood Drive  
Chapel Hill, North Carolina 27514

**From:** [Paul Franzmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:22 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,

We are getting screwed 6 ways from Sunday out here and heartily wish those in authority would step up.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Paul Franzmann  
paulie627@gmail.com  
1122 Francis Ave  
Walla Walla, Washington 99362

**From:** [Stephanie Wild](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Wild  
steph200410@yahoo.com  
5852 Thorstrand Rd  
Madison, Wisconsin 53705

**From:** [Sherrill Faunce](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:57 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.

I am 72 years in age and have had my Discover credit card for years, I don't want Capital One to ruin the good customer service and make the charges higher!

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sherrill Faunce  
scfaunce@icloud.com  
520 East Second Street  
Moorestown , New Jersey 08057



**From:** [leora broche](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

leora broche  
leorabroche@me.com  
120 Appletree row  
Berkeley Heights, New Jersey 07922

**From:** [James K Hadcroft](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:53 PM

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Federal Trade Commission PUBLIC MEETING,

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James K. Hadcroft here. Please become part of the solution. The federal regulators must stop this mega-merger immediately.

Sincerely,

James K Hadcroft  
jamzac@hotmail.com  
356 Gifford St Lower  
Falmouth, Massachusetts 02540

**From:** [Scott Lundgren](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Lundgren  
vatdrsl117@gmail.com  
711 W. Diversey Pkwy.  
Chicago, Illinois 60614

**From:** [Carol Jurczewski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Jurczewski  
cjurczewski@sbcglobal.net  
452 Shenstone Rd, , Riverside  
Riverside, Illinois 60546

**From:** [Mini Kaplan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mini Kaplan  
minisobe2@yahoo.com  
261 N COCONUT LN,  
Miami Beach, Florida 33139

**From:** [AMY MERRITT](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

AMY MERRITT  
serendipity3703@gmail.com  
216 ALBEE DRIVE  
ROSTRAVER TOWNSHIP, Pennsylvania 15012

**From:** [Alex Blaine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Blaine  
ambflyer@hotmail.com  
10518 Kettering Dr  
CharlotteCharlotte, North Carolina 28226

**From:** [Tom Voorhees](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Voorhees  
juice@whidbey.com  
PO Box 601  
Clinton, Washington 98236



**From:** [Rebecca Crowder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rebecca Crowder  
bjcoast@gmail.com  
4420 INWOOD LN  
EUGENE, Oregon 97405-2052

**From:** [sam hill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

sam hill  
genocidelow@gmail.com  
3510 king, None  
flagstaff, Arizona 86001

**From:** [CHERYL FAHLMAN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

CHERYL FAHLMAN  
cfahlman1@gmail.com  
9224 SANDY LAKE CIR  
Gaithersburg Montgomery County, Maryland 20879

**From:** [Krista Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Krista Miller  
klama26@yahoo.com  
3236 N. Sacramento Ave  
Chicago, Illinois 60618

**From:** [Darin Forkenbrock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darin Forkenbrock  
forkenbrock@gmail.com  
211 112th Avenue NE, 610  
Bellevue, Washington 98004-6591

**From:** [Jeanette Myers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeanette Myers  
jcmyers@optonline.net  
19 Hopkins Court  
Parsippany,, New Jersey 07054

**From:** [Michael Tucker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Tucker  
mt\_tucker@yahoo.com  
1627 Woolsey Street, Apt 1  
Berkeley, CA, California 94703

**From:** [Richard Gallo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Gallo  
rg198995076@yahoo.com  
2355 Brommer Street Spc 41  
Santa Cruz, California 95062



**From:** [Kambra Allen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kambra Allen  
kallenpe@yahoo.com  
5113 Jacobs Creek Court  
Austin , Texas 78749

**From:** [Brett Little](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:40 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,

Bretton Little

Brett Little  
bclittle0107@gmail.com  
2711 Bennington Road  
Fayetteville, North Carolina 28303

**From:** [Donna Robin Lippman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Robin Lippman  
donnarobin@verizon.net  
521 E 14th St  
New York, New York 10009

**From:** [Roger Hicks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roger Hicks, 565 W. Bryant st, apt. 427, Springfield, Mo. 65810

Roger Hicks

rehix722@gmail.com

565 W. Bryant st.

Springfield, Missouri 65810

**From:** [James Motsinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:19 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Motsinger  
kevinmotsinger@aol.com  
180 Tulsa Avenue  
Spring Hill, Florida 34606

**From:** [Troy Younts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:17 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Troy Younts  
troyus23@gmail.com  
610 ST ANDREWS PL  
Coppell, Texas 75019

**From:** [Jon Drago](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:06 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jon Drago  
jonericrogo@gmail.com  
11655 Mollylea Drive  
Baton Rouge, Louisiana 70815

**From:** [Emily Hayden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Emily Hayden  
emhayden1@gmail.com  
310 Wilshire Drive East  
Wilmette, Illinois 60091



**From:** [Grace Levine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Grace Levine  
gracelevine015@gmail.com  
1 David Lane. Apt. 4A  
Yonkers, New York 10701

**From:** [vince.cerutti](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

vince cerutti  
vacerutti@hotmail.com  
2151 Medford #35  
Ann Arbor, Michigan 48104

**From:** [Frances Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:34:00 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. My monthly interest rate is 28.24%. That is a horrendous burden and very difficult to get paid off in a short amount of time. I am counting on you to stop this merger and attempt to get these horrendous interest rates lowered so we the people can pay them off;

Sincerely,

Frances Davis  
crrfran1936@gmail.com  
8444 SW Crescent Place  
Crooked River Ranch, Oregon 97760

**From:** [Will Boemer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Will Boemer  
willabo@pacbell.net  
35 Fairfax St #29  
San Rafael CA, California 94901

**From:** [Celeste Rogers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Celeste Rogers  
terogeter@pixi.com  
91-1097 Paaoloulou Way  
Kapolei, Hawaii 96707

**From:** [Lisa Kellman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Kellman  
s-sage@sonic.net  
474 Day St.  
San Francisco, California 94131

**From:** [Paul Delmonico](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Delmonico  
pauliemd@hotmail.com  
3502  
Vernon , British Columbia V1t 3j9

**From:** [Martin Henderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martin Henderson  
beechcleener@gmail.com  
7127 Hollister Ave.  
Goleta, California 93117



**From:** [Douglas Greitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Douglas Greitz  
douglasgreitz@gmail.com  
1006 Henry Ave  
WEST RIVER, Maryland 20778

**From:** [Robert Lombardi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Lombardi  
bob532@aol.com  
1465 E 64th St  
Brooklyn, New York 11234

**From:** [Bob Schildgen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:15 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bob Schildgen  
bob.schildgen@gmail.com  
35337 Annapolis Rd.  
Berkeley, CA, California 95412

**From:** [Kent Gabler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kent Gabler  
kent.gabler@online.de  
150 W. 80th Street  
New York, N.Y., Nordrhein-Westfalen 10024

**From:** [Hira Ismail](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hira Ismail  
hirakismail@gmail.com  
441 S. EL DORADO RD.  
Mesa, Arizona 85202

**From:** [Chris Langford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Langford  
ctlangford@gmail.com  
7030 Williamsburg Blvd  
Arlington , Virginia 22213

**From:** [Susan Vogt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:33:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Vogt  
bias@alaska.net  
269 Bias Dr. E, Unit B  
Fairbanks, Alaska 99712

**From:** [Diane Martella](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Martella  
dianemartella9@gmail.com  
455 Hudson St. Apt 25  
New York, New York 10014



**From:** [Kelly Alba](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:43 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,

Kelly Alba  
frenprof1@aol.com  
14102 Ava Way  
San Antonio, Texas 78253

**From:** [Gail Huber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:42 PM

---

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Gail Huber  
leanngwh@gmail.com  
2576 East Tiffin Avenue  
Des Moines, Iowa 50317

**From:** [John Hagen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:42 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Hagen  
umfb77@yahoo.com  
1060 Intertown Rd  
Petoskey, Michigan 49770

**From:** [Lynn Cohen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:42 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn Cohen  
lynnbc@pacbell.net  
29318 gamebird  
Agoura , California 91301

**From:** [Mark Koritz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Koritz  
mkoritz2023@gmail.com  
12104 Ashford Gables Dr  
Atlanta, Georgia 30338-7865

**From:** [Grace Lappin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:39 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Grace Lappin  
grace.lappin@gmail.com  
14906 Cypress Green Drive  
Cypress , Texas 77429

**From:** [John Ferrante](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:37 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Ferrante  
fox001@pacbell.net  
1921 Overhill Rd  
Concord, California 94520

**From:** [Alexis Grone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:23 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexis Grone  
alexis.grone@gmail.com  
276 N El Camino Real  
Oceanside, California 92058-1734



**From:** [Stuart Newberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:21 PM

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Sincerely,

Stuart Newberg  
stunewberg@gmail.com  
7928 West Rim Drive  
Austin, Texas 78731

**From:** [jeannie perry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:11 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

jeannie perry  
northwoodsartist@gmail.com  
81755 severson road  
Port Wing, Wisconsin 54865

**From:** [JOHN KIRKBRIDE](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JOHN KIRKBRIDE  
jekirkbride@gmail.com  
8609 Sumner Ave  
Fort Myers, Florida 33908

**From:** [Dennis Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:06 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dennis Smith  
safetywork46@gmail.com  
5723 Schornbush Rd.  
Deming, Washington 98244

**From:** [Gloria Haegelin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:04 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria Haegelin  
ghfh251@proton.me  
756 20th Ave  
Clarkston , Washington 99403

**From:** [John Markon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:32:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Markon  
jmarkon44@outlook.com  
400 E Bay St, Ste 604  
Jacksonville, Florida 32202-2948

**From:** [Anja Phenix](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:41 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Anja Phenix  
spiritlands@yahoo.com  
PO Box 133  
Healy, Alaska 99743

**From:** [LUCAS WITTT](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:29 PM

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Sincerely,

LUCAS WITTT

legoman111@icloud.com

111 SE 1st ST. BATTLE GROUND WA 98604-8347 United States

Battle Ground, Washington 98604



**From:** [David Kleist](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:23 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Kleist  
dkleist@fastmail.com  
126 Crest Way  
Emmaus, Pennsylvania 18049

**From:** [Sharon Rose](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:21 PM

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Sincerely,

Sharon Rose  
doctorsharonrose4@gmail.com  
Shepherd Street  
Sonora, California 95370

**From:** [Joan Andersson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Andersson  
joanandersson200@gmail.com  
1498 Summit Road  
Topanga, California 94708

**From:** [Eleanor Thomas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:09 PM

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Sincerely,

Eleanor Thomas  
ecrthomas@aol.com  
100 Rosemary Way  
Needham , Massachusetts 02494

**From:** [Katharine Warner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:31:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katharine Warner  
kathw1@gmail.com  
8842 Riderwood  
Sunland, California 91040

**From:** [Lynn Burgess](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:58 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Lynn Burgess  
burgesspg@gmail.com  
PO Box 5755  
Carmel By The Sea, California 93921

**From:** [Woodrow Sloan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:55 PM

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Sincerely,

Woodrow Sloan  
silvussloan2002@gmail.com  
550 South Dupont PKWY, Apt 22B  
New Castle, Delaware 19720

**From:** [Robert Reasenber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:50 PM

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Sincerely,

Robert Reasenber  
bobllexingtonma@gmail.com  
16 Garfield St.  
LEXINGTON, Massachusetts 02421



**From:** [Michael Maggied](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:48 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,

Michael Maggied  
thisismichael104@gmail.com  
30 W Carter Drive  
Tempe , Arizona 85282

**From:** [Nancy M Francy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy M Francy  
nancymfrancy@icloud.com  
33 Orchard Drive  
Old Bridge , New Jersey 08857

**From:** [Robert Conant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Conant  
rgcallao@hotmail.com  
2001 W WOOLBRIGHT RD, APT F104  
BOYNTON BEACH, Florida 33426

**From:** [Anna Buenrostro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:36 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anna Buenrostro  
buenrostro\_ana@yahoo.com  
1530 E Adams Blvd  
Los Angeles, California 90011

**From:** [Nancy Hazlinsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:35 PM

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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.

Time to stop allowing businesses and corporations from growing so large and exploiting consumers!

Sincerely,

Nancy Hazlinsky  
nancymhazlinsky@gmail.com  
610 Matlack Ave  
Lewisburg, Pennsylvania 17837

**From:** [Andrea Snyder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:35 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Snyder  
asnyder\_hky@yahoo.com  
228 F 14th Ave SE  
Hickory , North Carolina 28602

**From:** [Edward Pate](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:32 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Pate  
emp11@hotmail.com  
57364 Tanglewood St.  
New Haven, Michigan 48048

**From:** [Laurie Barre](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurie Barre  
lauriebarre@gmail.com  
580 E. Palm St.  
Altadena, California 91001



**From:** [Koriander Bullard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:29 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Koriander Bullard  
korianderake@gmail.com  
445 Wilshire Ave  
Michigan City, Indiana 46360

**From:** [Sue Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sue Brown  
sbrownatty@yahoo.com  
4942 CARPENTER AVE  
VALLEY VILLAGE, California 91607

**From:** [DEMILO WILLIAMS](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

DEMILO WILLIAMS  
williamsdemilo1@gmail.com  
2405 6STREET  
COLUMBUS , Georgia 31906

**From:** [Cheryl Peña](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Peña  
fr.lutece@gmail.com  
2018 Rivas St  
San Antonio, Texas 78228

**From:** [GREG D](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:09 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

GREG D  
greg@greybearddesign.com  
1525 Highland Dr  
Mount Shasta, California 96067

**From:** [Wendy Bishop](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy by

Wendy Bishop  
wendybishop@hotmail.com  
216 Mowry Rd  
Monaca , Pennsylvania 15061

**From:** [Marian Shaaban](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marian Shaaban  
shaaban@indiana.edu  
1588 S Andrew Circle  
Bloomington, Indiana 47401

**From:** [Ed Breidenbach](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ed Breidenbach  
ebreiden@sbcglobal.net  
820 Killarney  
Floresville , Texas 78114



**From:** [Barbara Hadenfeldt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:49 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Hadenfeldt  
babshad@gmail.com  
2515B Fulton St.  
Berkeley , California 94704

**From:** [Lisa Gherardi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Gherardi  
gherardi2@aol.com  
435 Alberto Way  
Los Gatos, California 95032

**From:** [Haven Knight](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:46 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Haven Knight  
havennoche@aol.com  
1394 Copper Circle  
Rochester, Michigan 48306

**From:** [Candice Lowery](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Candice Lowery  
pickleberry00@yahoo.com  
209 S 5th Ave  
Mount Vernon, New York 10550

**From:** [Chris Riebe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Riebe  
pkdrolma@yahoo.com  
Roger Lake  
Kila, Michoacán de Ocampo 59920

**From:** [David Crocker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:36 PM

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The federal regulators must stop this mega-merger immediately.

Thank you.

Sincerely,

David Crocker  
david.crocker727@gmail.com  
2087 East Ave., Apt. A  
Rochester, New York 14610

**From:** [0 0](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

0 0

lakotacircledan@gmail.com  
2538 W Superior Street  
Chicago, Illinois 60612

**From:** [Cheryl Pace](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:25 PM

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Sincerely,

Cheryl Pace  
cherylp47@icloud.com  
1315 S.American St.  
Philadelphia, Pennsylvania 19147



**From:** [Green Greenwald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:23 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,

Green Greenwald  
green@greengreenwald.com  
14121 Buttner rd  
Guerneville, California 95446

**From:** [Milton and Shirley Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Milton and Shirley Nelson  
masflo222@gmail.com  
1451 Spruce St. #323  
Florence, Oregon 97439

**From:** [Laura Regan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Regan  
laregan43@gmail.com  
9650 Shore Drive Unit 2009  
DULUTH, South Carolina 29572

**From:** [Jim Young](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Jim Young  
Spokane WA

Jim Young  
jy518493@gmail.com  
311 W. Montgomery  
Spokane, Washington 99205

**From:** [Steven Plá](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:29:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Plá  
spla@swcp.com  
4618 Idlewilde Lane SE  
Albuquerque, New Mexico 87108

**From:** [Valerie A Langston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Valerie A Langston  
vlangston2330@gmail.com  
201 N 36TH ST  
Milwaukee, Wisconsin 53208-4110

**From:** [Clément David Gamba abdelli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Clément David Gamba abdelli  
davidgamba430@gmail.com  
Street food, 235  
New York, New York 10011

**From:** [Mary More](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. Absolutely a No-Go.  
**Date:** Saturday, May 25, 2024 2:28:37 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary More  
2mamorell@gmail.com  
6 Haws Lane  
Flourtown, Pennsylvania 19031



**From:** [jenice jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:37 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

jenice jackson  
msjjackson13@gmail.com  
316 Stepney Street  
Inglewood, California 90302

**From:** [Bill Lundeen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:37 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,

Bill Lundeen  
bildeen@hotmail.com  
24600 N. Hwy 1, Apt. 7  
Fort Bragg, California 95437

**From:** [Joseph A. Yencich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph A. Yencich  
jyencich@gmail.com  
9117 NE 151st St.  
Bothell, Washington 98011

**From:** [James Stoner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Stoner  
stonj6916@gmail.com  
1478 Madden Drive  
Monroeville, Pennsylvania 15146

**From:** [Michael Hoover](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Hoover  
mfhoover@pacbell.net  
10465 SW 135th Ave  
Beaverton, Oregon 97008

**From:** [Ruthie Epstein Epstein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Ruthie Epstein

Ruthie Epstein Epstein  
[ruthie\\_epstein@yahoo.com](mailto:ruthie_epstein@yahoo.com)  
457 PROSPECT PL, APT 3B  
Brooklyn, New York 11238

**From:** [Audrei Wells](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Audrei Wells  
audreisgrateful@gmail.com  
83576 Manzanita dr  
FLORENCE, Oregon 97439

**From:** [Jerold Blunk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:11 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jerold Blunk  
jerryfb0646@gmail.com  
21965 Roosevelt Rd  
Merrill, Michigan 48637



**From:** [Beth Kahlen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beth Kahlen  
bethkahlen@gmail.com  
8313 SW 46th Ave  
Portland, Oregon 97219

**From:** [Jean Marie VanWinkle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jean Marie VanWinkle  
jean\_pawsforgod@jetbroadband.com  
202 Acorn Run Lane  
Bedford, Virginia 24523

**From:** [Karen Marburg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Marburg  
kmarb50@gmail.com  
2075 City View St.  
Eugene 97405, Oregon 97405

**From:** [Christina Wilgren](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:59 PM

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Federal Trade Commission PUBLIC MEETING,

We need more competition not less.

Stop putting corporate profits over the welfare of the public. We have sacrificed too much in corporate welfare with tiny taxes on the affluent banker class and corporations, and letting (unwillingly) legislation and codes be written by and to the benefit of the banker class to the detriment of our citizens and country.

Why allow further concentration of money, power, and control over our government? This is disgusting and disappointing as a long-term Discover card user.

Can't you do ONE thing that puts people over profits and puts our democracy over profits?

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Christina Wilgren  
cwilgren@yahoo.com  
2 Bedford Vlg  
Bedford, Massachusetts 01730

**From:** [Mary Copeland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Copeland  
poormary7667@yahoo.com  
2445 Africa  
Galena, Ohio 43021

**From:** [David Del Sesto](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:51 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Del Sesto  
delx03748@gmail.com  
945 Lockehaven Rd  
Enfield, New Hampshire 03748

**From:** [Deirdre Cochran](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deirdre Cochran  
deirdre122@gmail.com  
2031 Fairview Ave E  
Seattle, Washington 98102

**From:** [Tom Pitman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:46 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,

Tom Pitman  
thomaspitman@gmail.com  
1913 1/2 Magnolia blvd.  
Burbank, California 91506



**From:** [Kristine Andarmani](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:16 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,

Kristine Andarmani  
kristine.andarmani@gmail.com  
5476 Don Andres Way  
San Jose , California 95123

**From:** [Danny Chau](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) The Credit One/Discover merger would be awful for consumers and businesses  
**Date:** Saturday, May 25, 2024 2:39:37 PM

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Federal Trade Commission PUBLIC MEETING,

As someone who has utilized credit to make significant and necessary investments and purchases over the years, the variety of changes has seemed senseless and far out of my control as a consumer and a business. I fail to see how further consolidation of Capital One and Discover would benefit us by reducing our options and allowing yet another conglomerate to simply play the same tune as everyone else in the credit space. Furthermore, attempts to hold these conglomerates to account for any malfeasance will ring hollow as paltry class action lawsuits for consumers.

If the health of our economy relies upon robust competition, and a successful democracy requires that an economy benefits all, we must not allow this precedent to continue. Reversing course will be radically more difficult from this point on.

So please understand that this proposed merger poses a threat to both, hindering competition and economic inclusivity.

And please stop this mega-merger immediately.

Sincerely,  
Danny Chau

Danny Chau  
dchau18@gmail.com  
811 Casa De Oro Pl  
Escondido, California 92025

**From:** [Margaret Graham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Don't allow Capital One and Discover merger  
**Date:** Saturday, May 25, 2024 2:29:35 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.

This adversely affects people who are struggling to make monthly credit card payments by charging interest rates and unfairly competing with smaller banks and credit unions that offer more reasonable interest rates and plans.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Graham  
eggcups-punk-0e@icloud.com  
7043 23rd Ave NW  
Seattle, Washington 98117

**From:** [Claire Alkire](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] People over corporations, please! (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:30:59 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,

Claire Alkire  
cmavol@olypen.com  
101 Choice Loop  
Sequim, Washington 98382

**From:** [Anna Hergott](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please read: (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:35:43 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,

Anna Hergott  
annalisahergott@gmail.com  
646 Laprairie St.  
Ferndale, Michigan 48220

**From:** [John Casseday](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please stop the merger of Credit One/Discover  
**Date:** Saturday, May 25, 2024 3:08:57 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 Casseday  
jcasseday@mac.com  
2115 N 75th St  
Seattle, Washington 98103

**From:** [Carolyn Lilly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Protect our people and our future!! (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:39:44 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,

Carolyn Lilly  
cclilly@icloud.com  
6114 Caminito Sacate  
San Diego, California 92120-3155

**From:** [Jaq Dalziel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger!!!!  
**Date:** Saturday, May 25, 2024 3:04:32 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,

Jaq Dalziel  
flapjaqs@gmail.com  
506 Foothill Blvd  
Oakland, California 94606



**From:** [Sara Tyner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:38:22 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,

Sara Tyner  
setyner@gmail.com  
814 S 27th St  
Lafayette , Indiana 47904

**From:** [James Keenan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:36:51 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,

James Keenan  
jimkeen48@icloud.com  
108 Madison Road  
Lansdowne , Pennsylvania 19050

**From:** [Peter Menchini](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 2:32:01 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.

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,

Peter Menchini  
mayamedia@gmail.com  
453 Holly Park Circle  
San Francisco, California 94110

**From:** [Kevin Gallagher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 2:30:55 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.

Thank you.

Kevin Gallagher  
kevingal@uw.edu  
15866 36th Avenue NE  
Seattle, Washington 98155

**From:** [Cynthia Blackledge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:28:06 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,

Cynthia Blackledge  
cynblackledge@gmail.com  
892 N Willow Drive  
MOREHEAD, Kentucky 40351

**From:** [Elizabeth Butler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:07 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,

Elizabeth Butler  
littlegrove1110@gmail.com  
1110 S. Alves Street  
Henderson, Kentucky 42420

**From:** [Taylor Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 3:41:28 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,

Taylor Smith  
taylorsmith1051@gmail.com  
6424 Greenridge Avenue  
New Carlisle, Ohio 45344

**From:** [Stephanie Knol](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] The Credit One/Discover mega-merger must be stopped!!  
**Date:** Saturday, May 25, 2024 2:39:05 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,

My name is Stephanie, and I live in Pomona, California. I work for an small family farm at the farmer's market, and every week, when my customer's pay with credit cards or digital credit cards, I let them know that there will be a 4% credit fee added to their total. 4% adds up to a lot pretty quickly, which is why the credit companies are doing so well, while many individuals are feeling squeezed.

I have 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. This concentration would make it harder to hold banks accountable, while limiting competition and reducing banking options for consumers nationwide.

This increased concentration will lead to a less healthy and robust economy, and further reduction in the economic wellbeing of the vast majority of citizens.

I urge the federal regulators to stop this mega-merger immediately.

Sincerely,  
Stephanie Knol

Stephanie Knol  
farmerdoula@gmail.com  
2870 N Towne Ave, #127, #127  
Pomona, California 91767



**From:** [Joel Isaacs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] YOU MUST Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:02:09 PM

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Federal Trade Commission PUBLIC MEETING,

As you know, Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Joel Isaacs  
joelisaacs4@gmail.com  
Dell Ave.  
Los Angeles, California 90291

**From:** [Colleen Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) No more bank mergers!  
**Date:** Saturday, May 25, 2024 2:20:10 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,  
Colleen Anderson

Colleen Anderson  
cover.did0g@icloud.com  
19116 Creekside Place  
Salinas, California 93908

**From:** [Marie Gocs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:45 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,

Marie Gocs  
tangohold@gmail.com  
37 Rustic Rd  
Yaphank, New York 11980

**From:** [Sheila Wentzel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:41 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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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,

Sheila Wentzel  
wens456@yahoo.com  
47228 Wedgewood Drive  
Macomb , Michigan 48044

**From:** [Diane Boyd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:40 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.

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,

Diane Boyd  
edianeboyd@gmail.com  
4285 Coolidge Ave  
Oakland, California 94602

**From:** [Roslyn Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:39 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,

Roslyn Jones  
2buffjones@gmail.com  
PO Box 580460  
North Palm Springs , California 92258

**From:** [John D. McGowan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:19 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 D. McGowan  
cameragoat36@gmail.com  
310 W 110 N  
Laverkin, Utah 84745

**From:** [Pat Sweem](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:17 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,

Pat Sweem  
bswithps@gmail.com  
1345 Santa Clara Way  
Springville, California 93208



**From:** [Clover Krajicek](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Clover Krajicek  
clover.krajicek@gmail.com  
6801 S La Grange Rd #B03  
Hodgkins, Illinois 60525

**From:** [Meera P](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:16 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meera P  
payment-broth0w@icloud.com  
43456 Ellsworth street  
Fremont , California 94529

**From:** [Linda Morrow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:15 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Morrow  
Imm4@psu.edu  
240 Lions Hill Rd. E401  
State College, Pennsylvania 16803

**From:** [Marilyn Eng](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marilyn Eng  
mreng5@yahoo.com  
348 San Leandro Drive  
Diamond Bar, California 91765

**From:** [Elisha Lee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elisha Lee  
trashieco@gmail.com

N/A

N/A , Indiana N/A

**From:** [Pamela Bielma](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:12 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela Bielma  
tygeress1950@gmail.com  
502 N ADAMS ST  
Ritzville, Washington 99169

**From:** [Barbara Baker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:12 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Baker  
bakerb97531@gmail.com  
1 Jenkins Creek Road  
Cambridge, Maryland 21613

**From:** [Lincoln Blake](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lincoln Blake  
blakeli@earlham.edu  
2030 Chester Blvd.  
Richmond, Indiana 47374



**From:** [Brian Stauffer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:05 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian Stauffer  
wxmonn@hughes.net  
1404 Charlson Rd.  
Aptos, California 95003

**From:** [Bryan Owings](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bryan Owings  
bryanowings@bellsouth.net  
Po box 68318  
Nashville, Tennessee 37206

**From:** [Thomas Duffy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:04 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Duffy  
tduffy52@yahoo.com  
902 North 22nd Street  
54880, Superior, WI, Wisconsin 54880

**From:** [Jody Baron](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jody Baron  
jbaron4662@gmail.com  
1725 Daisy Ct  
Broomfield , Colorado 80020

**From:** [Peter Gradoni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Gradoni  
pgradoni@yahoo.com  
PO Box 1114  
Alfred, New York 14802

**From:** [Patrick Gormalley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patrick Gormalley  
pmbkg@massed.net  
600 Holmes Road  
NULL, Massachusetts 01201

**From:** [Barry Swedlow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:41 PM

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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.

Yet more screwing of the taxpayers! Monopolies are anathema to the financial health of the country. Not giveaways to bloated banks!

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barry Swedlow  
bubbawitz@gmail.com  
3623 Old Forest Road  
Lynchburg, Virginia 24501

**From:** [Jim Perry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:33 PM

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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. Another way to bilk the Citizenry.

Sincerely,

Jim Perry  
scarab@sonic.net  
850 Russell Ave Apt O4  
Santa Rosa, California 95403



**From:** [Sarah Adrian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:33 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Adrian  
sarah\_drn@yahoo.com  
27560 Evergreen Rd  
Lathrup Village, Michigan 48076-3247

**From:** [Sharon Sullivan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:32 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Sullivan  
sully16435@yahoo.com  
16435 S Arbor Dr  
Plainfield, Illinois 60586-1039

**From:** [I. Engle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

I. Engle  
1ieengle@gmail.com  
605 Bosque St.  
Village of Tularosa, New Mexico 88352

**From:** [Dominique Edmondson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dominique Edmondson  
dedmondson@cwa-union.org  
10706 Wyld Dr  
Upper Marlboro, Maryland 20772

**From:** [Keith Tse](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:20 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Keith Tse  
keith.tse@balliol.oxon.org  
76 Chambers Street  
New York, New York 10008

**From:** [Stephanie Aston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:20 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Aston  
sl\_aston@yahoo.com  
9151 Collett Avenue  
North Hills, California 91343

**From:** [Ayesha Anthony](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:19 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,

Ayesha Anthony  
ayeshaanthony@yahoo.com  
10206 Thomas Ln  
Dripping Springs , Texas 78620

**From:** [Debbi Pratt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:16 PM

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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,

Debbi Pratt  
debbi77777@hotmail.com  
3535 37 PI w  
Seattle, Washington 98199



**From:** [Janet Wallet-Ortiz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:13 PM

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Federal Trade Commission PUBLIC MEETING,

I am outraged by the move of Capital One to acquire Discover Financial Services and am VEHEMENTLY OPPOSED to this merger for the sake of consumers and small businesses who are already being gauged by exorbitant user fees that provide billions to in profits to the credit card moguls and their shareholders. The middle class is ever shrinking and the poor can barely survive in the cutthroat economy of mega monopolies. What happened to enforcing antitrust laws?

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Wallet-Ortiz  
bluegold54@gmail.com  
2009 N Juniper w  
Silver City, New Mexico 88061

**From:** [Irene Souder Coyle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:26:12 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,

Irene Souder Coyle  
irenesoudercoyle@yahoo.com  
21E. 6th Street  
Lansdale, Pennsylvania 19446

**From:** [Ingrid Melendez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:58 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,

Ingrid Melendez  
iroble@me.com  
90 Brookside Ave Apt 6B  
Branchburg Township, New Jersey 08876

**From:** [Joanne Sieck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:56 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 Sieck  
jpsieck@gmail.com  
5877 River Ridge Ct  
Rochester , Minnesota 55906

**From:** [Paula Stevens](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:53 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,

Paula Stevens  
lollyteema@gmail.com  
7676 Dundas Dr  
Orlando, Florida 32818

**From:** [Dolly and Roy Sutherland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger!!  
**Date:** Saturday, May 25, 2024 2:25:52 PM

---

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Federal Trade Commission PUBLIC MEETING,

Capital One has been a crooked, vicious bank for more than twenty years. I know from experience. DON'T help them to hurt more people.

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 predatory mega-merger immediately.

Sincerely,

Dolly and Roy Sutherland  
royanddolly@gmail.com  
1924 Sunset Dr  
Tacoma, Washington 98466-2927

**From:** [Richard Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Smith  
richard.smith49@yahoo.com  
17393 Harman  
Melvindale, Michigan 48122

**From:** [Larry Weingart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Larry Weingart  
larweing@hotmail.com  
2903 Victoria Circle, Apt C3  
Coconut Creek, Florida 33066



**From:** [Ricki Hudson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:46 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,

Ricki Hudson  
rickihudson197@icloud.com  
750 Weaver Dairy Rd  
Chapel Hill, North Carolina 27514

**From:** [Shanna Rose](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shanna Rose  
shannarose@protonmail.com  
500 YMCA Way  
Ashland, Oregon 97520

**From:** [Tammy Bullock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:44 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 Bullock  
tamibullock@yahoo.com  
1212 H St Spc 80,  
Ramona, California 92065

**From:** [Jeannie Massia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeannie Massia  
jmcmtoct+petitionmo@gmail.com  
1666 NW 800  
Bates City, Missouri 64011

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dolores Arndt  
dolores3206@yahoo.com  
7565 W Lockhart Rd  
Dafer, Michigan 49724

**From:** [Renee Klein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Renee Klein  
renee\_klein@icloud.com  
4732 la Villa Marina  
MdR , California 90292

**From:** [Elizabeth Knoche](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Knoche  
bethk41@gmail.com  
472 SW Sundance Trail Port St Lucie  
Port Saint Lucie, Florida 34953

**From:** [Carolee Flaten](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carolee Flaten  
cjuneflaten@gmail.com  
PO BOX 64  
Hansville, Washington 98340



**From:** [kimball wright](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:32 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

kimball wright  
sirkwright@gmail.com  
1642 E. 56th Street  
Chicago, Illinois 60637

**From:** [sarah caplan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

sarah caplan  
sarah.caplan26@gmail.com  
4044 e hawthorne st  
tucson, Arizona 85711

**From:** [Anne Stauffer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Stauffer  
ib\_annie@yahoo.com  
643 Bledsoe Road NW  
Los Ranchos , New Mexico 87107

**From:** [Tim TOLBERT](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tim TOLBERT  
appraisaladvant@mindspring.com  
6327 Pearlroth Dr  
San Jose, California 95123

**From:** [Diane Gibeau](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Gibeau  
gibeausgardens@gmail.com  
15453 Via La Gitana  
Carmel Valley , California 93924

**From:** [Rita Collins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:16 PM

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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,

Rita Collins  
ritacollins1@gmail.com  
1490 7th Street N.W. Apt 210  
Washington DC, District of Columbia 20001

**From:** [Diane Hughes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Hughes  
ewes999@gmail.com  
562 Kennedy Creek Road  
Dalton, Pennsylvania 18519

**From:** [Jessica Cresseveur](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessica Cresseveur  
jmcress@gmail.com  
3305 Laclede Ave.  
New Albany, Indiana 47150



**From:** [Alex Co](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 2:25:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Alex V. Co

Alex Co  
runcorun@gmail.com  
49 Loneragan Drive  
Suffern, New York 10901-6239

**From:** [Ellen Homsey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:13 PM

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Sincerely,

Ellen Homsey  
ehomsey@yahoo.com  
466 Snuff Mill Ln  
Hockessin, Delaware 19707

**From:** [Theresa Joos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:13 PM

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Sincerely,

Theresa Joos  
t.joos@mchsi.com  
14521 Natchez Ave  
Savage, Minnesota 55378-2765

**From:** [ANTHONY SANTANGELO](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:13 PM

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Sincerely,

ANTHONY SANTANGELO  
santangelovito@hotmail.com  
1519 JUANITA WAY  
BERKELEY, California 94702

**From:** [Keith D'Alessandro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:13 PM

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Sincerely,

Keith D'Alessandro  
keith\_dalessandro@outlook.com  
42486 Saratoga Road, Canton, MI, USA  
Canton, Michigan 48187

**From:** [Bruce Ross](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bruce Ross  
brucetwin62@yahoo.com  
3707 Landon Park Dr  
Katy, Texas 77449-6146

**From:** [Anca Vlasopolos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:25:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anca Vlasopolos  
vlasopolos@gmail.com  
580 Lumbert Mill Rd.  
Centerville, Massachusetts 02632-2606

**From:** [Otto Gorich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Otto Gorich  
ottog917@gmail.com  
1200s.Oneida str  
Denver , Colorado 80224



**From:** [Diona J](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diona J  
dionarose@gmail.com  
1049 8th Ave s  
Edmonds , Washington 98020

**From:** [Laura Huddlestone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Huddlestone  
blackdubh@gmail.com  
5222 18th Ave SW  
Seattle, Washington 98106

**From:** [L. L. Wilkinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

L. L. Wilkinson  
taosk9five@gmail.com  
411 Orchard Ln  
Taos, New Mexico 87571

**From:** [Janice Zelazo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janice Zelazo  
janice@nilenet.com  
3027 11th St  
Boulder, Colorado 80304

**From:** [Raymond Gibson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Raymond Gibson  
rgib1138@yahoo.com  
2439 Hayes St.  
Hollywood, Florida 33020

**From:** [Angela Grattan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:43 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Angela Grattan  
angelagrattan@protonmail.com  
910 Sloat Dr.  
Salinas, California 93907

**From:** [Deborah Fallender](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:42 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 Fallender  
tauzi@me.com  
2212 Pearl Street  
Santa Monica, California 90405

**From:** [Marvin Jay](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:42 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marvin Jay  
marvinjayofficial@gmail.com  
2518 Blanchard Ave  
Moraine, Ohio 45439



**From:** [Letitia Dace](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Letitia Dace  
theatrejoy@hotmail.com  
2217 Stone Post Rd  
Manhattan, Kansas 66502

**From:** [Catherine Contarino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Catherine Contarino  
cicidreams.four@gmail.com  
PO Box 380  
Hawley, Pennsylvania 18428

**From:** [Maureen Harazin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Harazin  
maureen.harazin@gmail.com  
443 Ridge Ave  
Evanston, Illinois 60202

**From:** [Mari Mennel-Bell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mari Mennel-Bell  
mari471@aol.com  
1440 S.Ocean Blvd., 12D  
Pompano Beach, Florida 33062

**From:** [Mary Ann Mantes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:38 PM

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Sincerely,

Mary Ann Mantes  
mamantes@me.com  
3610 South 805 E., #233  
Salt Lake City, Utah 84106

**From:** [BRADLEY CHESTERMAN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:11 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,

BRADLEY CHESTERMAN

bwcjbc@gmail.com

158 Manning Rd

HYDE PARK, VT, Vermont 05655

**From:** [Kevin Boyer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Boyer  
ksb6543@gmail.com  
141 Club Cir  
Belvidere, Illinois 61008

**From:** [Jill Clark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Clark  
jill07229@gmail.com  
45180 Fern Ave. Apt. L-22  
Lancaster, California 93534



**From:** [Martha Sharkin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Sharkin  
mcatsharkin@gmail.com  
15515 Lake Avenue  
Lakewood , Ohio 44107

**From:** [katherine cluck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

katherine cluck  
katherinecluck@gmail.com  
14200 73 ave ne  
kirkland, Washington 98034

**From:** [Zeye Vandeye](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Zeye Vandeye  
powerassertive@gmail.com  
2050N.Oracle Rd.  
Tucson, Arizona 85707

**From:** [Michelle Lascio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Lascio  
micheller76@icloud.com  
806 Cookane Ave  
Elgin , Illinois 60120

**From:** [Sarah Lanzman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:24:02 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Lanzman  
lanzmansarah@gmail.com  
1784 Simmons Gap Road  
Dyke, Virginia 22935-1111

**From:** [Kyle Schmierer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. GOD is watching  
**Date:** Saturday, May 25, 2024 2:23:51 PM

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Federal Trade Commission PUBLIC MEETING,

GOD is watching

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kyle Schmierer  
kyl2071394@maricopa.edu  
220 W. Behrend Dr  
Phoenix, Arizona 85027

**From:** [Janet Ehrenfreund](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Ehrenfreund  
janet6867@gmail.com  
4036 SE 14 AVE  
Portland, Oregon 97202

**From:** [Tyler Livingston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tyler Livingston  
tylerrl1664@gmail.com  
1231 40th Street, 237  
Emeryville, California 94608



**From:** [dolores roberts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

dolores roberts  
darazusa@gmail.com  
7255 e broadway rd., apt 181  
Mesa, Arizona 85208

**From:** [Teresa Wurts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Teresa Wurts  
tbwurts@gmail.com  
201 Apache Dr  
Princeton, Kentucky 42445

**From:** [Ron Bliz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ron Bliz  
rbliz0408@aol.com  
100 Minges Creek Place, Apt F112  
Battle Creek, Michigan 49015

**From:** [Victoria Allen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Victoria Allen  
vallendc2017@gmail.com  
174 Alta Vista Way  
Daly City, California 94014

**From:** [Maria Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maria Williams  
mbwilliams450@gmail.com  
2820 Utah St NE  
Albuquerque, New Mexico 87110

**From:** [Cheryl Speer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:23 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Speer  
cherylaspeer@gmail.com  
410 SW Park St  
Camas, Washington 98607

**From:** [Gilbert Sabater](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gilbert Sabater  
gsabater@mac.com  
305 East 86 Street (18NW)  
New York, New York 10028

**From:** [Edward Laurson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Laurson  
eddie47d@gmail.com  
5901 W Lehigh Ave #13  
Denver, Colorado 80235



**From:** [SHEILA KNAPP](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

SHEILA KNAPP  
smknapp1965@gmail.com  
303 MAIN ST  
APT 33  
FORT FAIRFIELD, Maine 04742-1159

**From:** [Marvin J Ward](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marvin J Ward  
marvin.j.ward@gmail.com  
15 Cottage St Apt 413  
Easthampton, Massachusetts 01027

**From:** [Scott Jenkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:11 PM

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Federal Trade Commission PUBLIC MEETING,

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We must stop this move toward Oligarchy with this merger of Capital One and Discover Financial Services. This is nothing less than more greedy consolidation for the profits of Capital One's CEO and thier greedy shareholders. Stop this move toward Oligarchy with this merger of Capital One and Discover FS, NOW!!!

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. Stop this move toward Oligarchy with this merger of Capital One and Discover FS, NOW!!!

Sincerely,

Scott Jenkins  
sjenkins111@gmail.com  
PO Box 13231  
San Luis Obispo, California 93406-3231

**From:** [Janet Klein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Klein  
jklein432@gmail.com  
Lahana Way  
Fremont , California 94538

**From:** [Greenthumb Resistance.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:23:06 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,

Greenthumb Resistance.  
elijahgroves13@gmail.com

No.

No., Indiana 47304

**From:** [shayan choudhry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover Mega-Merger.  
**Date:** Saturday, May 25, 2024 2:23:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

shayan choudhry  
shayanahmed.0100@gmail.com  
151 college ave  
blacksburg, Virginia 24060

**From:** [Betty Kissilove](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger NOW  
**Date:** Saturday, May 25, 2024 2:23:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Betty Kissilove  
cacaogal@gmail.com  
1401 10th Ave  
San Francisco, California 94122

**From:** [Linda Sizemore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Sizemore  
lindasizemore3@gmail.com  
3360 Brook Road  
Highland Park, Illinois 60035



**From:** [Susan Schiff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Schiff  
s.schiff1541@gmail.com  
427 N elmwood  
Oak park, Illinois 60302

**From:** [Ross Dabrusin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:55 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ross Dabrusin  
rdabrusin@yahoo.com  
RR 4, Site 2, Box 7  
Olds, Alberta T4H 1T8

**From:** [Stefan Taylor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:54 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stefan Taylor  
ststevectaylor8@gmail.com  
7517 N. 40th St  
Tampa, Florida 33604

**From:** [Cody Dolnick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cody Dolnick  
woland92107@yahoo.com  
PO Box 942  
Joshua Tree, California 92252

**From:** [Kim V](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:48 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kim V  
kimbenita@gmail.com  
341 W 1st St  
Loveland, Colorado 80537

**From:** [Faith Parker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Faith Parker  
hybridfaith@gmail.com  
364 Ruggles Road  
Gansevoort, New York 12831

**From:** [Charlotta Ross](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotta Ross  
charlottaross197@gmail.com  
163 Forest Valley Dr  
Gordon, Georgia 31031

**From:** [Pat Lang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Lang  
vevomen@gmail.com  
25100 Tepa Way  
Los Altos, California 94022



**From:** [Connie Allison](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Connie Allison  
einnoc02@gmail.com  
147 Sheridan Park  
Geneva, New York 14456

**From:** [Sandra Esparza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Sandra Esparza

Sandra Esparza  
[sandyrossesparza@gmail.com](mailto:sandyrossesparza@gmail.com)  
665 Driftwood Ln  
San Dimas, California 91773

**From:** [Barbara Abraham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Abraham  
abrahambarbara326@gmail.com  
34 Cumberland Rd  
Leominster, Massachusetts 01453

**From:** [Linda Lynch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:39 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Linda Lynch  
lkclynch@gmail.com  
2340 Apex Landing Way  
Charlotte, North Carolina 28217

**From:** [Corey Schade](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Corey Schade  
coreyschade@hotmail.com  
11 Buena Vista Court  
Loch Arbour, New Jersey 07711

**From:** [Caroline Lucas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caroline Lucas  
lucascaroline@hotmail.com  
P.O. Box 612  
Lexington , Massachusetts 02420

**From:** [Nicholas Oscar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicholas Oscar  
nikioscar4@gmail.com  
7900 Salisbury RD  
West Bend, Wisconsin 53090

**From:** [Gerritt and Elizabeth Baker-Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gerritt and Elizabeth Baker-Smith  
egbakersmith@gmail.com  
5704 W Norfolk Rd  
Portsmouth, Virginia 23703



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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Spivack  
rlspiv@gmail.com  
5 Cedarwood Ter  
Woodland Park, New Jersey 07424

**From:** [Elizabeth Meszaros](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Meszaros  
avmevermine@gmail.com  
100 West 93rd Street  
New York , New York 10025

**From:** [Piotr Sliwka](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:22:06 PM

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Sincerely,

Piotr Sliwka  
piotrslwka180-@protonmail.com  
9659 Manassas Drive  
Manassas Park, Virginia 20111

**From:** [Marjorie Sayabalian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:58 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Marjorie Sayabalian

Marjorie Sayabalian  
marsay1509@gmail.com  
1509 Lasso Lane,  
Gardnerville, Nevada 89410, Nevada 89410

**From:** [Joe Roberge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:42 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,

~Joe

Joe Roberge  
dragaodelume@gmail.com  
8101 Somerset St  
Hummelstown , Pennsylvania 17036

**From:** [Dr. Tabitha Taylor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:36 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,

Dr. Tabitha Taylor  
pastortabithataylor@gmail.com  
8745 Palm Breeze RD, 1202  
Jacksonville, Florida 32256

**From:** [Linda Baker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Baker  
lgardenlady@gmail.com  
1534 Jenifer Ave  
Madison Heights, Michigan 48071

**From:** [Jill Wettersten](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Wettersten  
jawettersten@gmail.com  
88 Kendal Dr.  
Oberlin, Ohio 44074



**From:** [Vicki Gallegos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:24 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,

Vicki Gallegos  
veryannoid@gmail.com  
44908 KINGTREE AVE  
LANCASTER, California 93534

**From:** [Sandra Mattson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Mattson  
sandimat@mac.com  
129 Royal Gardens Way  
Brockport , New York 14420

**From:** [Larry Junck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

THIS MERGER IS NOT IN THE INTEREST OF THE AMERICAN PEOPLE NOR OUR FREE-ENTERPRISE SYSTEM !

Sincerely,

Larry Junck  
[ljunck@umich.edu](mailto:ljunck@umich.edu)

**From:** [Dylan Colt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dylan Colt  
dylancolt@gmail.com  
3300  
Seattle, Washington 98125

**From:** [Dian Merrill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dian Merrill  
dianmerrill@hotmail.com  
12931 W Prospect Dr  
Sun City West, Arizona 85375

**From:** [Mary O'Donnell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary O'Donnell  
mtorpr@icloud.com  
455 Stonebridge Blvd  
New Castle , Delaware 19720

**From:** [Mei Mei Miriyam Sanford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mei Mei Miriyam Sanford  
mesanf@wm.edu  
P.O. Box 744  
West Point, Virginia 23181

**From:** [Ann Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Miller  
dale.ann247@gmail.com  
542 Inez Way  
san Jose Ca., California 95117



**From:** [judy jonas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

judy jonas  
judy.jonas01@gmail.com  
7420 westlake terr #304  
bethesda, Maryland 20817

**From:** [Lauren Linda](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Linda  
laulind714@gmail.com  
2376C Via Mariposa West  
Laguna Woods, California 92637

**From:** [Phoenix Shadow Of Moon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phoenix Shadow Of Moon  
cloakdagger2008@gmail.com  
2751 Hillside Ave  
Indianapolis , Indiana 46218

**From:** [Jean W. Hanson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jean W Hanson  
jelto119@gmail.com  
38790 Renwood Ave  
Avon, Ohio 44011

**From:** [Debra Kern](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debra Kern  
ddkern@icloud.com  
353 Geneva  
Cary , Illinois 60013

**From:** [Jim Atols](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Atols  
jimsuea@gmail.com  
920 Banbury Ct  
Schaumburg, Illinois 60194

**From:** [Pete Johns](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pete Johns  
vjkaty@aol.com  
4644 almond  
Seal beach , California 90740

**From:** [pat fojtik](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

pat fojtik  
patriciafojtik@gmail.com  
10675 Granada Ct.  
Palos Hills, Illinois 60465



**From:** [Carlos Quijano S.J.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carlos Quijano S.J.  
farabundomarti@aol.com  
98 16 55 Avenue  
Corona, New York 11368

**From:** [William Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:33 PM

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Federal Trade Commission PUBLIC MEETING,

Importantly, Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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. Thank you for your consideration.

Sincerely,

William Johnson  
saga4512@gmail.com  
5135 Island Date street  
Sarasota , Florida 34232

**From:** [Jeremy Cantor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeremy Cantor  
jcantor@gmail.com  
PO Box 175, Benicia, CA  
Benicia, California 94510

**From:** [Richard Stern](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:30 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,

Richard Stern  
1nycgator@gmail.com  
11 Riverside Drive  
New York, New York 10023

**From:** [Janet Saevitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Saevitz  
saevitzj@gmail.com  
5752 Ayala Avenue  
Oakland, California 94609

**From:** [Sandy Hoffmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandy Hoffmann  
shoffmann1@verizon.net  
223 S Savanna Dr  
PA, Pennsylvania 19465

**From:** [Pete Easton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Pete Easton

Pete Easton  
cv94546@yahoo.com  
2044 SILKWOOD DR  
COLORADO SPGS, Colorado 80920

**From:** [Isaac Ramirez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:28 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.

This merger would create a less equal economy for all who live on this country, I am advocating for an economic model that takes into account all of the needs of the people and those needs include stoping mergers like this from happening.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Isaac Ramirez  
isaac2022rr@gmail.com  
2445 Cameron drive  
Union city , California 94587



**From:** [Greg Kay](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Greg Kay  
gwkay@hotmail.com  
20525 Cypresswood Dr, Unit 11104  
Cypress, Texas 77433-4700

**From:** [Rosemary Everett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosemary Everett  
everettsnjm@gmail.com  
43 W. Rincon Ave.  
Campbell, California 95008

**From:** [John Costello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Costello  
jmc@monitor.net  
P.O. Box 31  
Bodega, California 94922

**From:** [Therese Lung](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Therese Lung  
theresel1@yahoo.com  
2 Ware St  
Cambridge, Massachusetts 02138

**From:** [Paula Morgan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:09 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.

I am tired of these companies being supported by our elected officials. Americans need help due to the greed of our American companies and this is a great example. These companies don't pay taxes, their CEO's don't pay taxes either but they grab Americans and chock them to death with junk fees! The way business is done in this country is disgusting. There is no honor, or ethics left in governing and the best example of that is Congress.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Morgan  
paulaymorgan@gmail.com  
150 Bear Aprings Drive, #273  
Winter Springs, Florida 32708

**From:** [Gerry Stearns](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gerry Stearns  
gsmontana2@gmail.com  
Moose Creek  
Polebridge, Montana 59928

**From:** [AB Neiman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

AB Neiman  
abneiman@sbcglobal.net  
6 Fox Run Ln S  
Newtown, Connecticut 06470

**From:** [Toby Seisler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Toby Seisler  
toby.seisler@gmail.com  
1643 Texas Ave S,  
St. Louis Park, Minnesota 55426



**From:** [Julie Weeder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Weeder  
jweeder557@gmail.com  
1130 Katrina Court  
McKinleyville, California 95519

**From:** [Dorothy Li Calzi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dorothy Li Calzi  
dmlicalzi@gmail.com  
6609 Lincoln dr  
Philadelphia , Pennsylvania 19119

**From:** [Terry Campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Campbell  
zarooko@mac.com  
4535 Robert Way  
Richmond, California 94803

**From:** [Thomas Otten](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Otten  
la\_nc\_wonder@yahoo.com  
211 SW Carolina St  
Portland, Oregon 97239

**From:** [Soraya Barabi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Soraya Barabi  
musiclover2478@yahoo.com  
1240 Brockton Ave  
Los Angeles, California 90025

**From:** [Cathy Nieman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cathy Nieman  
cathynieman@gmail.com  
312 Ivy Hill Road  
Weaverville, North Carolina 28787

**From:** [Sergio Cenicerros](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sergio Cenicerros  
giocenicerros@yahoo.com  
3119 Naylor rd.  
San Diego Ca. 92173, California 92173

**From:** [Shaun Farber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shaun Farber  
svftylazar@gmail.com  
12016 Califa St.  
Los Angeles, California 91607



**From:** [Marilyn Domke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marilyn Domke  
mdomke47@outlook.com  
8917 EWING AVE  
EVANSTON, Illinois 60203

**From:** [Ariana Lebovits-D'Onofrio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ariana Lebovits-D'Onofrio  
Arianalebovits@gmail.com  
11639 Logan Street  
Northglenn , Colorado 80233

**From:** [Kathleen Mireault](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:39 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Mireault  
kathymireault2012@gmail.com  
116 E Howard Street #221  
Quincy, Massachusetts 02169

**From:** [Sheila Newtown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:37 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,

Sheila Newtown  
newtowntfgw@outlook.com  
3893 County Route 10  
DePeyster, New York 13633

**From:** [Teresia LaFleur](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Teresia LaFleur  
maxismom@hotmail.com  
40 Bigelow Drive  
Sudbury, Massachusetts 01776

**From:** [Mary Downing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Downing  
[mousemaggie@icloud.com](mailto:mousemaggie@icloud.com)  
715 Clinton Ave  
Des Moines, Iowa 50313

**From:** [Kathryn Hill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathryn Hill  
kathrynhill220@gmail.com  
null  
Maryville, Tennessee 37803

**From:** [Brice Suprenant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brice Suprenant  
bsuprena@gmail.com  
3717 SE 42nd Ave Apt C  
Portland, Oregon 97206



**From:** [Michael Halloran](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Halloran  
mshalloran2605@gmail.com  
2062 Scotsman Ln NE  
Salem, Oregon 97305-2161

**From:** [David Cooper](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Cooper  
dhc1978@hotmail.com  
14 Akokisa Drive  
Cherokee Village, Arkansas 72529

**From:** [ron pyle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

ron pyle  
ronpyle@jps.net  
8330  
orangevale, California 95662

**From:** [Diane Gribschaw](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:08 PM

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Federal Trade Commission PUBLIC MEETING,

We need smaller companies, not larger ones!

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Gribschaw  
dhyannag@gmail.com  
P. O. Box 4532  
Ithaca, New York 14852

**From:** [Robert Burk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Burk  
bobbajo@aol.com  
611 Woodruff Ave  
Los Angeles , California 90024

**From:** [Michelle Speranza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Speranza  
michellesperanzalmt@gmail.com  
90 North Taylor Ave  
Norwalk , Connecticut 06854

**From:** [Mary White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary White  
twelch4388@yahoo.com  
416 Packing House Rd  
Kingsport , Tennessee 37660

**From:** [roger Weingarten](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

roger Weingarten  
rogerweingarten12@gmail.com  
74 liberty Street  
Montpelier , Vermont 05602



**From:** [Patricia Williamson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Williamson  
powermacuser1@aol.com  
44 hickory way  
Mt Arlington, New Jersey 07856

**From:** [CHRISTOPHER COFFMAN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

CHRISTOPHER COFFMAN  
thecapn25@hotmail.com  
14892 SW 43rd Terrace Road  
Ocala, Florida 34473

**From:** [Mike Brooks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike Brooks  
mjb254@cornell.edu  
2201 Wilson Blvd, Apt. 409  
Arlington, Virginia 22201

**From:** [Jason Nardell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jason Nardell  
jasonnardell@gmail.com  
1484 Meeker Dr  
Longmont, Colorado 80504-3017

**From:** [David Lashua](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Lashua  
d.lashua@yahoo.com  
N3787 Elmwood Ed.  
Hawkins, Wisconsin 54530

**From:** [Patti Ouderkirk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:19:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patti Ouderkirk  
photokirk146@gmail.com  
48-16 30th Avenue #3G  
Astoria , New York 11103

**From:** [Michael DeLeon Walker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:58 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 DeLeon Walker  
mdwrn1@gmail.com  
1403 River Road Lot 164  
Elizabeth City, North Carolina 27909

**From:** [Michael Taub](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:58 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 Taub  
otakuloki@gmail.com  
125 Avis St  
Rochester , New York 14615



**From:** [Ralphie Beam](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ralphie Beam  
beamralph3@gmail.com  
North old.mill drive  
Fort Ashby, West Virginia 26719

**From:** [Jennifer Webster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Webster  
jennifervwebster@yahoo.com  
64 South Ember Drive  
Felton, Delaware 19943

**From:** [Carol Wagner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:56 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,

Carol Wagner  
carol@craftedbycarol.com  
350 Timber Ridge St NE , Apt 232  
Albany, Oregon 97322

**From:** [Judith Hornaday](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Hornaday  
judyhornada@gmail.com  
3057 S. Higuera Street, Sp. 50  
San Luis Obispo, CA, California 93401

**From:** [Lance Robert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:34 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,

Lance Robert  
lr.shop@outlook.com  
889 Date St Unit 226  
SAN DIEGO, California 92101

**From:** [Melissa Hicks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:33 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 Hicks  
melissa.hicks6@gmail.com  
9615 N. 15th Pl  
Phoenix, Arizona 85020

**From:** [Patti Ouderkirk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patti Ouderkirk  
photokirk146@gmail.com  
48-16 30th Avenue #3G  
Astoria , New York 11103

**From:** [Joseph Onello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:26 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 an American and veteran I am outraged and aware 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.

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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 Onello  
joonbug@montana.com  
P.O. Box 1089  
Saint Ignatius, Montana 59865



**From:** [Joan Butler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:26 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 Butler  
jt.butler1042@gmail.com  
1668 w glendale  
Phoenix, Arizona 85021

**From:** [Don Gentz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:26 PM

---

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Don Gentz  
dongentz@yahoo.com  
700 Island Retreat Ct  
Port Aransas, Texas 78373

**From:** [A Westbourne](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:26 PM

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NONCONFIDENTIAL // EXTERNAL

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The federal regulators must stop this mega-merger immediately.

Sincerely,

A Westbourne  
aewpetitions@gmail.com  
4670 Chatham Street  
Boulder, Colorado 80301

**From:** [Janice Bailey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janice Bailey  
jebailey2014@gmail.com  
1 Columbus Place  
New York , New York 10019

**From:** [Rich Lague](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rich Lague  
physther@peak.org  
135 NW 75th St.  
WA, Washington 98117-3014

**From:** [Neil Joslin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Neil Joslin  
neiltheclean12@aol.com  
60 Old Town Road Unit 86  
Vernon, Connecticut 06066

**From:** [Mark Gotvald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Gotvald  
mgotvald59@gmail.com  
528 MONTI CIRCLE  
PLEASANT HILL, California 94523

**From:** [mark campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

mark campbell  
debrajocampbell@gmail.com  
414 n concord dr  
freeport , Illinois 61032



**From:** [Kandice Bilisoly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:16 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kandice Bilisoly  
kandicebilisoly@gmail.com  
4581 N Carefree Cir  
Colorado Springs, Colorado 80917-2181

**From:** [Kathleen Bentley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:16 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Bentley  
kjbentley1943@gmail.com  
140 Dolly Varden Drive  
Forks, Washington 98331

**From:** [Pamela Overholtzer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:09 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela Overholtzer  
poinidaho69@hotmail.com  
50 Elkin Street  
Sonora, California 95370

**From:** [Sandy Korba](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandy Korba  
sandrakorba4@gmail.com  
165 loretta lane  
Lamar, Arkansas 72846

**From:** [Paul Katz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:18:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Katz  
paulkatz@flash.net  
447 Carpenteria Rd  
Aromas, California 95004

**From:** [Cindy Levey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:27:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Levey  
gobi919@gmail.com  
8012 Clear Brook Dr  
Raleigh, North Carolina 27615

**From:** [Meghan Ferguson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Discover and Capital One already own too much of the credit market. Stop this merger.  
**Date:** Saturday, May 25, 2024 2:26:49 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meghan Ferguson  
meghatron@gmail.com  
3701 Misty Valley Court  
Abingdon, Maryland 21009

**From:** [Leonard Rifas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Enforce antitrust laws against credit card companies  
**Date:** Saturday, May 25, 2024 2:27:28 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leonard Rifas  
leonard.rifas@gmail.com  
PO Box 45831  
Seattle, Washington 98145-0831



**From:** [Corinne Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No merger  
**Date:** Saturday, May 25, 2024 2:19:35 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Corinne Brown  
cbrown2477@yahoo.com  
2135 W 12th Ave #12  
Eugene, Oregon 97402

**From:** [Peter Jurman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No to the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 2:19:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Jurman  
ethanol.caution\_0i@icloud.com  
1089 W Calle Trafalgar  
Green Valley, Arizona 85622

**From:** [Brian Boies](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please diversify control of the credit card industry  
**Date:** Saturday, May 25, 2024 2:18:46 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,

Brian Boies  
briankboies@gmail.com  
622 Fremont Way  
Sacramento, California 95818

**From:** [Steven Hayashi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 2:23:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Hayashi  
sj.hayashi@yahoo.com  
535 Newville Drive  
Los Gatos, California 95032

**From:** [d carr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:18 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, would limit competition, and would reduce 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,

d carr  
draak1702@gmail.com  
22a school st  
hanover , New Hampshire 03755

**From:** [LuAnn Kowar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover Mega-Merger. We've Seen Enough of Acquisitions That Fail Everyone!  
**Date:** Saturday, May 25, 2024 2:25:56 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,

LuAnn Kowar  
luannkowarlck@gmail.com  
3930 N Clark St APT 305  
Chicago, Illinois 60613

**From:** [Omar Q](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:21:26 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,

Omar Q  
kangoumu81@gmail.com  
12485 SW 198th St  
Miami, Florida 33177

**From:** [Tom Padwa](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] The Credit One/Discover mega-merger is bad for the public.  
**Date:** Saturday, May 25, 2024 2:21:35 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,

Tom Padwa  
tomp@qis.net  
67 King St.  
Warren, RI, Rhode Island 02885



**From:** [Ken Gigliello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] You must NOT approve the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:20:09 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. As a Discover card member I don't see any advantage to creating a huge new company that can dictate terms and conditions to cardholders such as myself.

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 need smaller, more regional, and local banks to help people with loans, and other financial transactions. We don't need another mega-bank.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ken Gigliello  
kg4trees@gmail.com  
32538 Estuary Blvd  
Frankford, Delaware 19945