

**Subject:** Regulation AA

**Date:** May 19, 2008

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**Proposal:** Comments on Regulation AA - Unfair or Deceptive Acts or Practices [R-1314]

**Document ID:** R-1314

**Document Version:** 1

**Release Date:** 05/02/2008

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**Comments:**

The credit card companies are also notorious for charging \$29.00 late fee on balances under \$29.00; such as \$9.95. This would calculate out to almost 300%, which is absurd. And, of course, they don't guarantee the mail delivery system; but they do hold the consumer responsible. Ever had a statement you never received? They should be limited to the smaller of \$29.00 or the balance due; which would effectively approximate 100% return for such amounts. With today's current corporate and investor trends, most CEOs/investors would gladly sell their offspring and/or their mother's souls if their company could obtain a 100% gross margin. I view Bank overdraft fees to be in the same category. They don't hurt the average person but can be murderous to the fixed income/low income group.

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