

**From:** [Eric Scheihagen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Block the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 11:24:18 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,

Eric Scheihagen  
charon2752@yahoo.com  
3341 St Cloud Circle  
Dallas, Texas 75229

**From:** [Desiree Spitzer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Capital One and Discover shouldn't merge!  
**Date:** Saturday, May 25, 2024 9:53:01 PM

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Federal Trade Commission PUBLIC MEETING,

We're already in a period of markets and industries consolidating toward monopolies, and allowing for banks and credit card companies to do the same would be especially harmful. Banks affect not only our finances and lending, but shopping for everything we need, as well.

Sometimes, we don't necessarily notice the fees, because they get eaten by the business vending to us, or they get rolled up into price increases, which we've seen a lot of recently.

I've seen a lot of small businesses I shop at be upfront about the charges, and include a fee for card transactions, especially on small purchases. These things add up for everyday people, and can be a deciding factor against spending on a given day.

With less competition, credit card companies can decide to increase these fees, which we see the biggest ones do already since they know they're the only cards accepted in many places.

Please help enforce regulations against monopolies, and block this merger between Discover and Capital One.

Desiree Spitzer  
flariphoenix@hotmail.com  
17727 Cyrus Ln SW  
Rochester, Washington 98579

**From:** [David Druding](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Credit One/Discover mega-merger must be stopped..  
**Date:** Saturday, May 25, 2024 11:16:47 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,

David Druding  
daviddruding@gmail.com  
107 S WEST AVE  
FAYETTEVILLE, Arkansas 72701

**From:** [Thomas Polatty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) I hope you'll consider the american consumer and Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:06:25 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 Polatty  
akmagoo6@yahoo.com  
P.O. Box 330  
Cottage Grove, Oregon 97424



**From:** [Roseanne Costantino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) PLEASE do NOT allow the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 11:57:08 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,

Our economy is absolutely held hostage by corporations and the larger and more consolidated they become, the fewer and fewer choices consumers have - this is causing fragility in our system and system-wide inequality and unfairness.

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

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

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

The federal regulators must stop this mega-merger immediately!

Sincerely,

Roseanne Costantino  
rcostantino@me.com  
2500 Ivanhoe Dr.  
Los Angeles, California 90039

**From:** [Carlton Sloan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) PLEASE Stop the Credit One/Discover Mega-Merger!  
**Date:** Saturday, May 25, 2024 10:01:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carlton Sloan  
carlton@newworldparty.com  
P.O. Box 2018  
Guerneville, California 95446

**From:** [Barbara Toledo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:15:16 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,

Hello. My name is Barbara Toledo. I'm 29 years old and I live in Miami, Florida.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Toledo  
btole196@gmail.com  
5340 NW 4th St  
Miami, Florida 33126

**From:** [Mary Maher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Protect the American public by stopping the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:15:24 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,

Mary Maher  
irishmaher4@gmail.com  
2639 Davie Street  
Davenport, Iowa 52804

**From:** [Duncan Baruch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Put a stop to the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:55:55 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,

Duncan Baruch  
c25cle@gmail.com  
8833 SW 30th Ave #308  
Portland, Oregon 97219

**From:** [Christine Dougherty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Say NO to the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 7:16:57 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,

Christine Dougherty  
christinedougherty@yahoo.com  
1134 Barkston Dr.  
Katy, Texas 77450

**From:** [A R](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop (!!!) the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:09:04 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a \$35.3 BILLION dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's 6th largest bank with a massive impact on the credit card industry.

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

A healthy economy relies on ROBUST COMPETITION, and a successful democracy requires an economy that benefits 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 R  
adreilly1@aol.com  
3241 Amesbury Way  
Duluth, Georgia 30096

**From:** [Cynthia Spencer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger - not good for consumers!  
**Date:** Saturday, May 25, 2024 10:16:03 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 don't need consolidation of banks, we need to maintain healthy competition. Please do not approve this merger. I use and appreciate these 2 financial services companies, but do not want to see them merged.

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Spencer  
skydance@gmail.com  
346 E 7th Street Apt C  
Brooklyn, New York 11218



**From:** [Susan Hoke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:31:45 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,

Susan Hoke  
susanmhoke@gmail.com  
1 Franklin Street  
Oxford, New York 13830

**From:** [Barbara Gelder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:59:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Gelder  
bcgelder@aol.com  
2610 Santa Rosa Drive  
Fort Wayne, Indiana 46805

**From:** [SL Seniuk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:57:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

SL Seniuk  
straw2gold@yahoo.com  
11327 20th Avenue NE  
Seattle, Washington 98125

**From:** [Jesse Calderon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:56:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jesse Calderon  
ohjesse14@yahoo.com  
4025 Puente Ave  
Baldwin Park, California 91706

**From:** [Deirdre Downey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:56:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deirdre Downey  
deirdree06@gmail.com  
328 Gold St  
Juneau, Alaska 99801

**From:** [Marie Mock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:54:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie Mock  
mockmarie6@gmail.com  
1235 S. Villa Ave.  
Fresno, California 93727

**From:** [Caroline Thew](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:54:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caroline Thew  
celticearthmommy@gmail.com  
702 N St, 13180-F Garrett Hwy Box 10  
Oakland, Maryland 21550

**From:** [Raymond A Manis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:53:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Raymond A Manis  
raymondmanis@yahoo.com  
805 Horizon Dr.  
Marion, Illinois 62959-3725



**From:** [brad finucan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:52:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

brad finucan  
practical101@hotmail.com  
34825 date st  
Yucaipa, California 92399

**From:** [Sam Cade-Mnisi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:52:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sam Cade-Mnisi  
samanthamcade@gmail.com  
815 Otis PI Nw  
Washington, District of Columbia 20010

**From:** [Donald Lathrop](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:50:18 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Donald Lathrop  
dlathrop@berkshirecc.edu  
10 Dean Hill Rd  
Canaan, New York 12029

**From:** [Ann Dorsey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:49:33 PM

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Federal Trade Commission PUBLIC MEETING,

I urge you to stop the Capitol One/Discover merger for the following reasons:

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

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

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

Please protect cardholders and the economy by stopping this mega-merger.

Sincerely,

Ann Dorsey  
aedorsey@hotmail.com  
18042 Schoenborn St  
Northridge, California 91325

**From:** [Theodore Fiedler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:48:32 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,

Theodore Fiedler  
tedfiedler@gmail.com  
217 Desha Rd  
Lexington, Kentucky 40502

**From:** [Pru Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:47:58 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Pru Moore  
prumoore@shaw.ca  
13735 Hilldale Road  
Valley Center, California 92082

**From:** [Russell Novkov](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:47:55 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,

Russell Novkov  
rnovkov@gmail.com  
602 Sawyer Terrace 308#  
Madison, Wisconsin 53705

**From:** [Gerald Reneau](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:47:41 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gerald Reneau  
jerrysmail82@gmail.com  
513 Parliament Cir  
Florence, South Carolina 29501



**From:** [Myra Schegloff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:45:42 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,

Myra Schegloff  
whitemim29@gmail.com  
1 Village Parkway  
Santa Monica, California 90405

**From:** [Ked Garden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger NOW!  
**Date:** Saturday, May 25, 2024 11:45:31 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,

Ked Garden  
kedz2garden@gmail.com  
2328 Main  
L.G., California 91945

**From:** [Naomi Copeland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:45:28 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.

Do you people even consider the anti-trust law that are supposed to be enforced? What is being done to prevent monolithic corporations? When banks fail because they become "too big " they turn to the government and taxpayers to bail them out.

Please consider these questions before you allow more mergers.

Sincerely,

Naomi Copeland  
naomi.copeland@gmail.com  
16420 SW 137 Avenue Apt 118  
Miami, Florida 33177

**From:** [Pauline Erera](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:44:50 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pauline Erera  
erera@uw.edu  
4540 8th ave ne  
Seattle, Washington 98105

**From:** [Susan Heathman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:43:36 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,

Susan Heathman  
ucanfly02@hotmail.com  
58 Honey Maple Lane  
Franklin, North Carolina 28734

**From:** [Richard Perras](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:42:22 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,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 Perras  
perras62@hotmail.com  
1920 Rimsdale .Dr.  
Myrtle Beach, South Carolina 29575

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Tracy S Troth  
moniqueleigh@gmail.com  
527 Foxrun Trl  
Pearl, Mississippi 39208-5710

**From:** [Diana Saxon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:41:56 PM

---

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

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

Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Saxon  
moondaughter72@hotmail.com  
4098 Market St NE, Apt 23  
Salem, Oregon 97301



**From:** [Jessica Clay](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:41:54 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,

Jessica Clay  
sophiejlc@yahoo.com  
4203 Pebblestone Trail  
Round Rock, Texas 78665

**From:** [Grace Ukoha](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover Mega-Merger!  
**Date:** Saturday, May 25, 2024 11:41:42 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,

Grace Ukoha  
gugruggle@gmail.com  
493 S Summit Dr.  
Holts Summit, Missouri 65043

**From:** [Julene Weaver](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:41:17 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julene Weaver  
trippweaver@gmail.com  
5201 22ND NE AVE APT 201  
SEATTLE, Washington 98105

**From:** [Heide Wolfgang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:40:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Heide Wolfgang  
chickehouse2@gmail.com  
257 Black Creek Trail  
Mauk, Georgia 31058

**From:** [Rose Rivera](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:40:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rose Rivera  
rrivera214@aol.com  
501 Lakeville Road  
New Hyde Park, New York 11040

**From:** [Riley Brannian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:38:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Riley Brannian  
rebrannian@gmail.com  
121 Denbigh Dr  
Iowa City, Iowa 52246

**From:** [Norm Conrad](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:36:29 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Norm Conrad  
nsconrad@gmail.com  
1120 S 25th St, #87  
Mount Vernon, Washington 98274

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

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Ivie  
maryivie@icloud.com  
1268 NE 93rd Street  
Miami Shores , Florida 33138



**From:** [Christian Corridon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:36:17 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christian Corridon  
ianogedmlfae@gmail.com  
2202 Brookdale Rd E  
Tacoma, Washington 98445

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Paquet  
mepaquet74@gmail.com  
4265 Frazho Rd #204  
Warren , Michigan 48091

**From:** [John Viacrucis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:32:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Viacrucis  
catchaway@yahoo.com  
3002 17th St. S Apt. 206  
Moorhead, Minnesota 56560

**From:** [Monica Van Niel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:31:53 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Monica Van Niel  
monicavanniel@gmail.com  
17410 Harland Ave  
Cleveland , Ohio 44119

**From:** [Peggy Carlson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:30:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peggy Carlson  
carlsonpeg@yahoo.com  
10856 Home Shore Dr  
Pinckney, Michigan 48169

**From:** [Jil Van Cise](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:29:24 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jil Karen Van Cise

Jil Van Cise  
jlkrvncs@hotmail.com  
2601 Wilshire Blvd.  
Los Angeles, California 90057

**From:** [Bonnie Winter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:29:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonnie Winter  
Winterbl626@gmail.com  
311 w. Forrest Ave.  
Shrewsbury, Pennsylvania 17361

**From:** [Jil Karen Van Cise](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:29:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jil Karen Van Cise

Jil Karen Van Cise  
[jlkrvncs@hotmail.com](mailto:jlkrvncs@hotmail.com)  
2601 Wilshire Blvd.  
Los Angeles, California 90057



**From:** [Roberta R Czarnecki](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:28:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roberta R Czarnecki  
bonrosec@gmail.com  
700 124th St SW, Apt #52  
Everett, Washington 98204

**From:** [Nancy Wasser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:28:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Wasser  
mariangstrom@gmail.com  
6200 Montano Plaza Dr NWApt 2321  
Albuquerque, New Mexico 87120

**From:** [Kristi Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:27:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristi Williams  
kristi.potocnik.williams@gmail.com  
3768 Bohnsack Lane  
Cottage Grove, Wisconsin 53527

**From:** [Gerry Keener](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:26:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gerry Keener  
gerrkeen@gmail.com  
1034 Custer Ct.  
Eugene, Oregon 97404

**From:** [Darlene Falk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:23:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darlene Falk  
roobieru5@gmail.com  
188 Herring Loop  
Boone, North Carolina 28607

**From:** [Kathy Linale](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:22:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Linale  
kathylinale@gmail.com  
83 Luke Dr.  
Napa, California 94558

**From:** [Michael Kusuplos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:20:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Kusuplos  
mkusuplos@gmail.com  
10265 Ulmerton Rd Lot # 207  
Largo, Florida 33771

**From:** [Caitlin Walsh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:20:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Caitlin Walsh  
cwalsh246@hotmail.com  
160 North Main Street  
New City, New York 10956



**From:** [Shirin Wertime](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:20:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shirin Wertime  
shirin.wertime@gmail.com  
3562 South Stafford St.  
Arlington, Virginia 22206

**From:** [Dawn Hendry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:19:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawn Hendry  
dawnjeanine62@gmail.com  
12 Mountain High Ct  
Littleton, Colorado 80127

**From:** [Peter Graboski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:19:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Graboski  
pgraboski47@gmail.com  
55 Almar Street  
Charlestown, New Hampshire 03603

**From:** [Dave Frank](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:19:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dave Frank  
dfrank1214@gmail.com  
1214 NW Cedarwood Dr.  
Ankeny, Iowa 50023

**From:** [K Pence](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:19:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

K Pence  
kpsrl100@gmail.com  
1016 E. Langsford Rd, Lee's Summit, MO 64063  
Lee's Summit, Missouri 64063

**From:** [Robert Lentz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:18:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Lentz  
boblentz14@hotmail.com  
14006 Tucker Ave.  
Sylmar, California 91342

**From:** [Daniel Chin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:18:54 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Chin  
beirachin@gmail.com  
996 wildwood ave  
Daly City, California 94015

**From:** [Elizabeth Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:18:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Davis  
elizabethgrace612@protonmail.com  
112 ARGUS PL  
STERLING, Virginia 20164-1442



**From:** [Tessa Bragg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:18:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tessa Bragg  
octobermoon85@aol.com  
799 Chub Run Rd.  
Mount Clare , West Virginia 26408

**From:** [Susan Loomis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:17:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Loomis  
naomiyaline@hotmail.com  
15150, 140th Way SE  
Renton, Washington 98058

**From:** [Noelle Lindenmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:16:43 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,

Noelle Lindenmann  
tallgirl@uw.edu  
75-6091 N Haku Mele PI  
Kailua-Kona, Hawaii 96740

**From:** [David Hall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:16:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Hall  
dhallhi@yahoo.com  
3462 Kahawalu Dr.  
Honolulu, Hawaii 96817

**From:** [Sa Hy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:14:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sa Hy  
sancraft@hotmail.com  
49892-8340  
Vulcan, Michigan 49892

**From:** [Tory Ewing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:14:03 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,

Tory Ewing  
tsewing@timfram.com  
18238 Sunset Lane  
Omaha, Nebraska 68135

**From:** [Ronald Field](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:13:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Field  
rhfield@verizon.net  
6028 Telegraph Rd  
Alexandria, Virginia 22310

**From:** [Nikki Wojtalik](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:12:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nikki Wojtalik  
nwojtalik@hotmail.com  
3723 Green Oak Ct.  
Parkville, Maryland 21234



**From:** [Jacob Brisco](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:12:03 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,

Jacob Brisco  
otto.jb27@gmail.com  
477 Steffan St.  
Vallejo, California 94591

**From:** [Mercedes Lackey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:11:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mercedes Lackey  
helloelsie@gmail.com  
16525 E 470 Rd  
Claremore, Oklahoma 74017

**From:** [Charles Rea III](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:11:48 PM

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

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

Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Chisa Clemson "Kaku Epsilon" Rea

Charles Rea III  
chazusama@gmail.com  
2209 Saint Dunston Ln  
Melbourne, Florida 32935-3754

**From:** [TIM HARRIS](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:09:26 PM

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

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

Federal Trade Commission PUBLIC MEETING,

PLEASE block the Capital One/Discover merger now!

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

TIM HARRIS  
tharris@allophone.com  
1200 BERKSHIRE CT APT 202  
LINCOLN, Nebraska 68505

**From:** [Keith Frazier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:08:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Keith Frazier  
keithafrazier@yahoo.com  
123 Main street  
Aurora, Colorado 80015

**From:** [Linda S F Gridley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:06:47 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda S F Gridley  
lsfroiland@gmail.com  
607 Clifford St  
St Paul, Minnesota 55104

**From:** [Jessica Evans](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:06:32 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,

Jessica Evans  
jessevansfiddler@gmail.com  
921 Seaside Street  
Santa Cruz, California 95060

**From:** [Gayle Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:06:32 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,

Gayle Smith  
antics\_dragon\_0b@icloud.com  
Fairway Ln  
Carmel, California 93923



**From:** [Daniel Butler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:06:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Butler  
pastisrat@gmail.com  
1140 Parkway Avenue South  
Salt Lake City, Utah 84106

**From:** [Candice Montgomery](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:05:38 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Candice Montgomery  
bsmith747@gmail.com  
6944 Wilbur Avenue  
Los Angeles, California 91335

**From:** [Joan Oosterwyk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:04:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Oosterwyk  
oosterwykj@gmail.com  
4177 Vilas Rd  
Cottage Grove, Wisconsin 53527

**From:** [Heather-Heth Drees](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:04:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Heather-Heth Drees  
hethdrees@midco.net  
2463 S. 42nd St., Apt. #114  
Grand Forks, North Dakota 58201

**From:** [Helen Salvia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:04:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Helen Salvia  
hbstarpanther@gmail.com  
123 Burnice PI  
Pittsboro, North Carolina 27312

**From:** [Heather-Heth Drees](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:04:00 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Heather-Heth Drees  
hethdrees@midco.net  
2463 S. 42nd St., Apt. #114  
Grand Forks, North Dakota 58201

**From:** [John Compton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:03:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Compton  
johnhcompton@gmail.com  
404 W Knox St  
Durham, North Carolina 27701

**From:** [Dianea Kohl](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:03:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dianea Kohl  
dancindianea@gmail.com  
999 Coddington Rd # W1  
Ithaca, New York 14850



**From:** [Pat Wagner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:02:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Wagner  
patricefwagner@gmail.com  
20 Jordan Ct  
Latham , New York 12110

**From:** [Marcie Eisterhold](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:02:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcie Eisterhold  
mjeis13@yahoo.com  
811 Grand Blvd. Apt 210  
Kansas City, Missouri 64106

**From:** [Christyann Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:02:50 PM

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christyann Smith  
christyann29@gmail.com  
17168 Warrington Dr  
Detroit , Michigan 48221

**From:** [John Bromer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:01:18 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,

John Bromer  
jwbromer@yahoo.com  
255 Lakey Gap Acres  
Black Mountain, North Carolina 28711

**From:** [Morley Schloss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:59:58 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Morley Schloss  
morleynaturist@gmail.com  
14125 North Rd  
Loxahatchee Groves, Florida 33470

**From:** [Christine Doyka](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:59:39 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,

Christine Doyka  
cdoyka47@gmail.com  
471 Wallan Road  
Garberville, California 95542

**From:** [David Grunwell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:59:11 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.

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

We have seen what "Too-Big-To-Fail" brings. We cannot allow this monopoly to happen.

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Grunwell  
dsgrunwell@gmail.com  
524 Fair Oaks Blvd  
Mansfield, Ohio 44907

**From:** [Ginger Schedler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:57:56 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,

Ginger Schedler  
igschedler@aol.com  
1262 N. Safford Ave.  
Fresno, California 93728



**From:** [shannon thwaite](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:56:44 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,

shannon thwaite  
skthwaite@gmail.com  
4650 Corrida Circle  
San Jose, California 95129

**From:** [Meg Gleason](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:56:00 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meg Gleason  
gleason\_lynch@hotmail.com  
6430 W Freistadt Rd  
Mequon, Wisconsin 53092

**From:** [Ann Wasgatt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:53:24 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,

Ann Wasgatt  
wasgatta@gmail.com  
308 Alta Vista  
Roseville, California 95678

**From:** [Karen Stickney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:53:04 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Stickney  
kstick35@gmail.com  
27 barrel street  
Lewiston, Maine 04240

**From:** [Howard Leach](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:52:48 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,

Howard Leach  
silktat2@gmail.com  
892 N Henry ST  
Coquille, Oregon 97423

**From:** [Frank Roder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:51:43 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,

Frank Roder  
romerxvi@aol.com  
908 E. Louisiana Ave.  
Tampa, Florida 33603

**From:** [J P](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:50:16 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,

J P

[jjmcpeters@gmail.com](mailto:jjmcpeters@gmail.com)

355 Granite Ave

Arcata, California 95521

**From:** [Dean Griswold](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:50:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dean Griswold  
griswomd@ix.netcom.com  
8784 Mohawk Way  
Fair Oaks, California 95628



**From:** [Mary Edwards](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:48:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Edwards  
medwards16@gmail.com  
2690 Mack Way  
Woodland, California 95776

**From:** [Linda Silversmith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:48:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Silversmith  
linsil@usermail.com  
260 New Mark Esplanade  
Rockville, Maryland 20850

**From:** [cecilia\\_seabrook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:48:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

cecilia seabrook  
cecilia.seabrook@hotmail.com  
1323 post oak ct.  
c, Illinois 60403

**From:** [Eissabaeta DreaNoire](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:48:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eissabaeta DreaNoire  
minedaemon@aol.com  
1913 B Orleans Rd  
Wilmington, Delaware 19810

**From:** [Carolyn Latierra](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:47:28 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carolyn Latierra  
a.biophilic@gmail.com  
3223 NE Knott Street  
Portland, Oregon 97212

**From:** [Al Beltram](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:47:01 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,

Are you out of your mind? There is no ethical, legitimate economic, or business reason to even consider this merger. It is virtually granting a monopoly in the credit card industry and will only guarantee more price gouging of businesses AND consumers. In a supposedly free capitalistic society this would be still another creation of a monopoly not a movement toward free competition. You already know these facts since you have stood by and approved consolidation in industrial sector after sector. Get some backbone and start creating more completion, not less, for the public. It would be a welcome change. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Al Beltram  
rabeltram@gmail.com  
6195 Rosemarie ST NE  
Albany, Oregon 97321

**From:** [Andi Brittan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:46:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andi Brittan  
andibrittan@gmail.com  
1252 S. Citrus Ave  
Los Angeles, California 90019

**From:** [michele may](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:46:08 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,

michele may  
mishame1953@gmail.com  
2730 Lakeshore Blvd, 12  
Upper Lake, California 95485-8713



**From:** [Barbara Aronowitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:45:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Aronowitz  
aronobarb@gmail.com  
118 Trail Creek Drive  
Victor, Idaho 83455

**From:** [Leslie Graff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:44:50 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Leslie Graff  
llgraff652@gmail.com  
516 Solar Rd.  
Oldtown, Idaho 83822

**From:** [Dennis Nagel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:44:47 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dennis Nagel  
damodara108@gmail.com  
3095 N. Score Dr.  
Tucson, Arizona 85719

**From:** [Shawn Lyon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:44:35 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.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Shawn Lyon  
slyon1@bellsouth.net  
3522 Greatbear Ct  
Orlando, Florida 32810

**From:** [Julie Mulanax](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:44:18 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Mulanax  
xana4619@gmail.com  
5471 Kayla Dr  
Southaven, Mississippi 38671

**From:** [Laurence Buxbaum](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:44:01 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,

Laurence Buxbaum  
lbuxb@blackburn.edu  
450 Ramey St  
Carlinville, Illinois 62626

**From:** [claren\\_hissong](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:43:31 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

claren\_hissong  
cdhissong08@gmail.com  
21025 wooster rd  
danville, Ohio 43014

**From:** [Lisa Seitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:43:10 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,

Lisa Seitz  
lisareads4724@gmail.com  
2626 N Kelley Ave  
Oklahoma City , 73111



**From:** [Lois Hughes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:40:09 PM

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Federal Trade Commission PUBLIC MEETING,

I'm a Discover customer and I'm very happy with the service I get from them. I see no advantage for me or Discover if this proposed merger is allowed to happen.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lois Hughes  
loisnjake@gmail.com  
1932 Grantwood St.  
Iowa City, Iowa 52240

**From:** [Huguette Bartels](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:38:03 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,

Huguette Bartels  
huguettesbartels@yahoo.com  
865 cotton street  
menlo park, California 94025

**From:** [Jeanine Weber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:36:19 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,

Jeanine Weber  
weberjea@aquinas.edu  
2650 Ridgescroft Dr SE  
Grand Rapids , Michigan 49546

**From:** [Leah Fagundes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:36:01 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,

Leah Fagundes  
leahfung55@gmail.com  
3815 Lakeside Drive F109  
Richmond , California 94806

**From:** [Nicholas Rulli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:35:07 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,

Nicholas Rulli  
nrulli11a@aol.com  
1353 W Temple St  
Los Angeles, California 90026

**From:** [Francisco Velez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:35:04 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Francisco Velez  
fjvelez73@gmail.com  
824 Palmer Road  
Yonkers, New York 10708

**From:** [Linda Mellen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:34:16 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,

Linda Mellen  
lmellen1@gmail.com  
1576 E Ocean Blvd  
NEWPORT BEACH, California 92661-1434

**From:** [Leslie Graff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:34:15 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,

Leslie Graff  
llgraff652@gmail.com  
516 Solar Rd.  
Oldtown, Idaho 83822



**From:** [Barry Saltzman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:33:51 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,

Barry Saltzman  
bjsaltzman@yahoo.com  
1555 S. Hayworth Ave. 9  
Los Angeles, California 90035

**From:** [Andrew R.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:33:41 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. It would create LESS choice and that's usually not good and rarely works out for the consumer.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 R.  
arichman27@yahoo.com  
7 Greene St.  
Cumberland, Maryland 21502

**From:** [Rayburn Wiley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:33:23 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,

Rayburn Wiley  
wilyray@aol.com  
6532 Foxdale Cir  
Colorado Springs, Colorado 80919

**From:** [Walt Barker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:33:07 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Walt Barker  
waltonbarker@gmail.com  
141 Saundersville Rd, #2301  
Hendersonville , Tennessee 37075

**From:** [Giorgi Keppers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:33:07 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,

Giorgi Keppers  
fuzzynose@gmail.com  
410 E Commercial Ave, Apt B  
Lowell, Indiana 46356

**From:** [Linda Roberts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:32:36 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,

Linda Roberts  
robertsmarionettes@gmail.com  
38 Godair Circle  
Burr Ridge, Illinois 60527-8102

**From:** [Amanda Merino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:32:27 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,  
Amanda Merino

Amanda Merino  
amanda.merino211@gmail.com  
41 Sunset Road  
Bloomingdale, New Jersey 07403

**From:** [Heidi Dunietz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:32:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Heidi Dunietz  
heidijd3230@gmail.com  
701 South 1st Avenue  
Highland Park, New Jersey 08904



**From:** [Nancy Salovich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:31:56 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,

Nancy Salovich  
salovich@outlook.com  
6110 Pacific Ave SE, Apt 418  
Lacey, Washington 98503-1492

**From:** [Deanna Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:31:25 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Deanna Johnson  
dee32johnson@gmail.com  
2318 Clemson Dr  
Davis, California 95618

**From:** [Roberta Shirer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:30:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roberta Shirer  
roshirer@gmail.com  
6065 Northcrest Cir.  
Carmichael, 95608, California 95608

**From:** [Jeff Skrentny](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:30:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Skrentny  
skrentnyspeaks@me.com  
4154 North Monticello  
Chicago, Illinois 60618

**From:** [Lauren Roquet](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:27:06 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 Roquet  
lrpodobinski@gmail.com  
570 Warner Ave s  
Mahtomedi, Minnesota 55115

**From:** [Thomas Cierech](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:26:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Cierech  
tfcierech@optonline.net  
58 Alta Vista Dr  
Ringwood, New Jersey 07456-2002

**From:** [Joanne Smiley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:25:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Smiley  
jocharsmiley66@gmail.com  
2495-A Rolls Drive  
Indianapolis, Indiana 46268

**From:** [Joyce Thomas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:24:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Thomas  
patandterron@aol.com  
903 O'Connor St  
Gretna, Louisiana 70053



**From:** [Joshua Kjerstad](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:23:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Joshua Kjerstad

Joshua Kjerstad  
evenoneonce@gmail.com  
6612 Park Blvd  
Joshua Tree, California 92252-2533

**From:** [Robert Ruggiero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:23:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Ruggiero  
robertruggiero131@yahoo.com  
2969 Bonaventure Circle, Apt. 203  
Palm Harbor, Florida 34684

**From:** [Virginia Jastromb](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:22:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Virginia Jastromb  
vjastromb@yahoo.com  
73 Barrett St.  
Northampton, Massachusetts 01060

**From:** [Patricia Carpenter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:21:35 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Carpenter  
pac1pac2@yahoo.com  
86 Kernwood Ave  
Beverly , Massachusetts 01915

**From:** [Connie Stomper](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:21:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Connie Stomper  
cms320@mac.com  
333 E Arrellaga St  
Santa Barbara, California 93101

**From:** [Brian Jeffery](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:17:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian Jeffery  
bcjeffery@gmail.com  
45525 HIGHWAY 79  
Aguanga, California 92536

**From:** [Andrew McGlashan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:16:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrew McGlashan  
acmcglashan@gmail.com  
Number 10, Hunter Street, Monbulk  
Monbulk, Victoria 3793

**From:** [Fred Morris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:16:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Fred Morris  
fgjmorris@verizon.net  
740 Village Ave  
Collegeville , Pennsylvania 19426



**From:** [Nancy Sadowsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:16:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Sadowsky  
nancysadowsky@gmail.com  
4225 SW 84 Avenue  
miami, Florida 33155

**From:** [Claire Chambers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:15:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Claire Chambers  
csc293894@gmail.com  
550 Clydesdale Dr  
Oakdale, California 95361

**From:** [April Lasiter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:15:34 PM

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Sincerely,

April Lasiter  
aprilz16@yahoo.com  
8819 Houston St.  
Fort Smith, Arkansas 72903

**From:** [Barbara Atkinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:15:26 PM

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Sincerely,

Barbara Atkinson  
lightstream@igc.org  
1428 7th Street, Berkeley CA 94710  
Berkeley, California 94710

**From:** [Eric Soley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:14:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Soley  
ericsoley@aol.com  
2 Eagle Rock Village Apt 2B  
Budd Lake, New Jersey 07828

**From:** [Sam Pardini](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:13:55 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sam Pardini  
sfspardini@gmail.com  
2722 Dee St  
Burlington , North Carolina 27215

**From:** [Judith Ellenburg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:13:33 PM

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Sincerely,

Judith Ellenburg  
jellenbu@mtholyoke.edu  
20 Bayon Drive  
South Hadley, Massachusetts 01075

**From:** [Lynn Shoemaker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:13:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn Shoemaker  
shoemakl@uww.edu  
172 N. Esterly Ave.  
Whitewater, Wisconsin 53190



**From:** [Debbie Jensen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:10:43 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,

Debbie Jensen  
debbiejensen2010@gmail.com  
15231 W. Custer Lane  
Surprise, Arizona 85379

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

lyric apted  
peace@frodosgirl.net  
2228 NE Multnomah Street, Apt k  
Portland, Oregon 97232

**From:** [David Gilroy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:09:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Gilroy  
david.gilroy@icloud.com  
48 Hatchet Hill Lane  
East Granby, Connecticut 06026-9528

**From:** [Vincent Meyers Sr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:09:52 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,

Vincent Meyers Sr  
vince865@gmail.com  
6127 Shisler St  
Philadelphia, Pennsylvania 19149

**From:** [Brooke O'Connell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:09:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brooke O'Connell  
brookekoconnell@gmail.com  
1 Maria Ln  
Ossining, New York 10562

**From:** [Scott Matash](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:09:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Matash  
scottmatash@hotmail.com  
48119 Sandy Ridge  
Macomb , Michigan 48044

**From:** [Vreni Merriam](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:08:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Vreni Merriam  
vmerriam2@gmail.com  
1305 Ocean Front Walk #302  
Venice, California 90291

**From:** [joseph ferraro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:08:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

joseph ferraro  
luckyjoe10028@yahoo.com  
175 colfax ave  
STATEN ISLAND, New York 10306



**From:** [James Eichman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:07:58 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

James Eichman  
jse-58@sbcglobal.net  
2770 N 5th St Apt 104  
Milwaukee, Wisconsin 53212

**From:** [Chris Rose](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:07:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Rose  
chrisrose1994@hotmail.com  
304 Sherri Court  
Petaluma, California 94952

**From:** [Linda Dean](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:06:33 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 Dean  
leenda.dean@gmail.com  
325 Lindahl Rd  
Duluth, Minnesota 55810

**From:** [Rebecca Sillasen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:05:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rebecca Sillasen  
becky.sillasen@gmail.com  
1048 Berkeley Rd Apt B  
Columbus, Ohio 43206

**From:** [Joann Lazares](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:04:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joann Lazares  
crembrule@aol.com  
2 upham st  
Peabody, Massachusetts 01960

**From:** [STACY BOUILLAND](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:04:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

STACY BOUILLAND  
stacyb616@gmail.com  
1016 SW 21 AVENUE  
BOCA RATON, Florida 33486

**From:** [Barbara Fry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:03:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Fry  
frybc615@hotmail.com  
3022 Edwards Street  
Alton, Illinois 62002

**From:** [Michelle Lehr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:02:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Lehr  
octoberspirited@gmail.com  
65 Victoria Ln  
Frostburg, Maryland 21532



**From:** [Edmund Light](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:02:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edmund Light  
edlight@proton.me  
3824 Jacobs Ave. #32  
Eureka, California 95501

**From:** [Richard Russo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:01:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Russo  
russo.biker@gmail.com  
6 Castlebar Ct  
Madison, Wisconsin 53717

**From:** [Gary Cialdella](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:01:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Cialdella  
gary@garycialdella.com  
2241 , Waite  
Kalamazoo, Michigan 49008

**From:** [Charles Tribbey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:01:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charles Tribbey  
cltquest@gmail.com  
57 La Gaviota  
Pismo Beach , California 93449

**From:** [nancy miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:00:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

nancy miller  
santasinn@yahoo.com  
9140 Harlequin Cir  
Frederick, Colorado 80504

**From:** [Kelly Cuthbertson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:00:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelly Cuthbertson  
kcuthbertson@gmail.com  
4244 23rd St  
San Francisco , California 94114

**From:** [Eleanor Mathews](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:59:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eleanor Mathews  
eleanor\_mathews@hotmail.com  
241 Central St.  
Acton, MA 01720, Massachusetts 01720

**From:** [Hans van Hilst](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:58:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Hans van Hilst  
jlrvanhilst@gmail.com  
Vlielandlaan 73  
Duiven, Gelderland 6922 ED



**From:** [Bonnie Powers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:58:05 PM

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonnie Powers  
brpowers12@gmail.com  
1067 pleasure point east  
Owensboro , Kentucky 42355

**From:** [Abbe Lyons](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:57:45 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Abbe Lyons  
cantorabbe@yahoo.com  
154 Westhaven Road  
Ithaca, New York 14850

**From:** [Danielle Holubowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:57:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Danielle Holubowski  
dholubowski@icloud.com  
1313 Clearfield Road  
Nazareth , Pennsylvania 18064

**From:** [Jorge Corralejo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:56:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jorge Corralejo  
jorgecorralejo@sbcglobal.net  
600 W. 9th Street #506  
Los Angeles , California 90015

**From:** [Todd Musto](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:55:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Todd Musto  
toddmusto2367@gmail.com  
228 N Pasadena Ave.  
Fallbrook, California 92028

**From:** [Matthew Jarrell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:54:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Matt

Matthew Jarrell  
jarrell.matt@gmail.com  
46 Kensington Ln  
Newark, Delaware 19713

**From:** [Sheila Rubin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:54:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Rubin  
sheila.rubin@aol.com  
1541 valley view circle  
Birmingham, Alabama 35209

**From:** [Susan Hindman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:54:06 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 Hindman  
shindman@gmail.com  
910 Constitution Dr  
Durham, North Carolina 27705



**From:** [G. White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:53:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

G. White

[gina87white@gmail.com](mailto:gina87white@gmail.com)

82

West Hartford, Connecticut 06110

**From:** [Teresa Reno](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:52:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Teresa Reno  
temareno@hotmail.com  
3081 Wise Rd  
North Canton, Ohio 44720

**From:** [Gary Bender](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:52:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Bender  
garybenderafis@gmail.com  
20341 Ramona Ln  
Huntington Beach, California 92646

**From:** [DeeDee Tostanoski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:51:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

DeeDee Tostanoski  
ddtmagnolia@gmail.com  
400 Madison St  
Alexandria, Virginia 22314

**From:** [Robin Pflieger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:51:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Pflieger  
rmpflieger@hotmail.com  
300 Church Rd  
Cumru Twp, Pennsylvania 19540

**From:** [David Yanosik](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:51:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Yanosik  
dwyanosik@gmail.com  
1657 Oak St, Lebanon, PA 17042-5849  
Lebanon, Pennsylvania 17042

**From:** [Barbara Barefield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:51:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Barefield  
barbarabarefieldphotos@gmail.com  
19550 Argyle Cres  
Detroit, Michigan 48203

**From:** [Gina Axsom](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:51:33 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gina Axsom  
gaxsom@gmail.com  
1254 11th Street  
Los Osos, California 93402



**From:** [Jamie Lurtz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:49:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jamie Lurtz  
jamiebatt@aol.com  
4775 Mountain Valley Rd  
Las Vegas, Nevada 89121

**From:** [Madeline McGeeney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:49:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Madeline McGeeney  
mcgeeneymadeline@gmail.com  
311 Jefferson Ct  
Limerick, Pennsylvania 19468

**From:** [Nanette Loiselle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:49:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nanette Loiselle  
nantastic2010@gmail.com  
61 Lansing St  
Aurora , Colorado 80010

**From:** [Karen Pack](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:48:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Pack  
karenwpack@gmail.com  
12645 W 82nd St  
Lenexa, Kansas 66215

**From:** [Theresa Allen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:48:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Theresa Allen  
tvallen338@gmail.com  
15238 County Road 20  
Forest, Ohio 45843

**From:** [Ron Laupheimer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:45:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ron Laupheimer  
ronald.laupheimer@gmail.com  
45 Ashbury Terrace  
San Francisco, California 94117

**From:** [Gary Bridges](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:44:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Bridges  
garyb634@gmail.com  
9 Bellflower Ct  
Pueblo, Colorado 81001

**From:** [Lynne Teplin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:43:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynne Teplin  
lynnet@lagcc.cuny.edu  
846 Palmer Road #1A  
Bronxville, New York 10708



**From:** [Ron Rabel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:42:16 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,

Ron Rabel  
rrabel@yahoo.com  
15 Crest Ave  
PENNINGTON, New Jersey 08534-1107

**From:** [Dieter Krantz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:41:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dieter Krantz  
dieter.krantz@me.com  
1406 Crescent Oak Lane  
Marion, IA, Iowa 52302

**From:** [Jacquelyn Herum](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:39:49 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jacquelyn Herum  
jherum@elltel.net  
109 South Walnut St.  
Ellensburg, Washington 98926

**From:** [Mary Daub](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:39:01 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,

Mary Daub  
chrisdaub53@gmail.com  
1207 E Lyons Ave, SPC 230  
Spokane, Washington 99208

**From:** [Sally McAfee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:38:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally McAfee  
salamac10@hotmail.com  
78 Old Forge Crossing  
Devon, Pennsylvania 19333

**From:** [Frances Royle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:37:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Frances Royle  
francesroyle@gmail.com  
6451 London Street  
Halifax, Nova Scotia B3L 1X5

**From:** [Liam Ruby](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:37:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Liam Ruby  
leopardnosethecat@gmail.com  
701 Marshall St.  
Missoula, Montana 59801

**From:** [Jerry Gonyea](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:37:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jerry Gonyea  
jgon48@bellsouth.net  
1001 Ash Dr  
Greenbrier, Tennessee 37073



**From:** [Lauren Fox](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:37:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Fox  
foxlauren96@gmail.com  
191 North East Road, Hampstead Gardens  
Adelaide, South Australia 05086

**From:** [Jason Black](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:36:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jason Black  
jsbrocker78@gmail.com  
520 Achievement Dr.  
Nashville, Tennessee 37209

**From:** [Mari Daugherty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:35:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mari Daugherty  
jeffandmari1990@gmail.com  
1654 Swiss Rd  
Fremont, Ohio 43420

**From:** [Margery Stone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:35:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margery Stone  
margerystone46@gmail.com  
116 Madison Circle  
Indiana, Pennsylvania 15701

**From:** [Nancy Heintz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:34:41 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Heintz  
nheintz5@gmail.com  
9947 E Sunridge Dr  
Chandler, Arizona 85248

**From:** [Cheri Keisner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:33:02 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheri Keisner  
c144p@outlook.com  
280 Pepperwood Springs Rd.  
Piercy, California 95587

**From:** [Steve West](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:32:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve West  
wthrsswift@gmail.com  
P O Box 2233  
Florence, Arizona 85132

**From:** [Tommy Buckert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:27:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tommy Buckert  
t\_buckert@yahoo.com



**From:** [Theresa Bucher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:26:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Theresa Bucher  
buchert@equinetradingco.com  
5405 Topeka Dr  
Tarzana, California 91356

**From:** [Geoff Regalado](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:26:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Geoff Regalado  
gregalado74@hotmail.com  
P.O. Box 4183  
Burbank, California 91503

**From:** [Deborah Delaney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:26:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Delaney  
debbiedelaney88101@gmail.com  
8810 S Durand Rd  
Durand, Michigan 48429

**From:** [Tom Cordaro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:24:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Cordaro  
cordarotom@gmail.com  
2326 Reflections Drive  
Aurora, Illinois 60502

**From:** [John Tqnsley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:24:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Tqnsley  
jtansley39@gmail.com  
P.O. Box 330351  
San Francisco, California 94133

**From:** [Kay L.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:24:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kay L.  
kelflek@gmail.com  
Juana Ave  
San Leandro, California 94577

**From:** [B. R. Lemonik](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:23:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

B. R. Lemonik  
pfaw@eeyore18.info  
240 Peekskill rd  
Mahopac , New York 10541

**From:** [Hugh Harwell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:23:47 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Hugh Harwell  
hjharwell@yahoo.com  
249 Unity road  
Albion, Maine 04910



**From:** [Clayton Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:23:10 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,

Clayton Jones  
seajay21649@gmail.com  
4246 S 148th St  
Tukwila, Washington 98168

**From:** [Lynn Costa](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:22:57 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn Costa  
ldgcosta@gmail.com  
72 Priscilla Ave  
Warwick, Rhode Island 02889

**From:** [lynn bender](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:22:43 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

lynn bender  
lynn@lynnbender.net  
10 Suncatcher Ct  
Sequim, Washington 98382

**From:** [Catherine Cornbleth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:22:25 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,

Catherine Cornbleth  
c2corn@gmail.com  
1 Gates Circle, Apt 207  
Buffalo, New York 14209

**From:** [Leti B](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:22:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leti B  
bitmap.report0d@icloud.com  
315 W Riverside  
Spokane , Washington 99201

**From:** [susan Siebler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:21:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

susan Siebler  
susan.siebler@gmail.com  
2600 n Clarkson apt 707  
Fremont, Nebraska 68025

**From:** [Linda Siconolfi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:19:06 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Siconolfi  
ldsiconolfi@gmail.com  
Vineyards Ct  
Wilmington , Delaware 19810

**From:** [Diana Rothman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:18:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Rothman  
dhwrothman@gmail.com  
702 Walnut Ave  
Santa Cruz , California 95060



**From:** [Eugene Marner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:18:02 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eugene Marner  
genemarner@mac.com  
34 Dietz Street  
Oneonta , New York 13820

**From:** [Ellen Ross](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:16:22 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.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Ross  
ellenka.b.ross@gmail.com  
226 e 12st  
NYC , New York 10003

**From:** [John Doucette](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:14:06 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.

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

The federal regulators must stop this mega-merger immediately. What happened to antitrust laws? Lack of enforcement is why so much of our economy is run by and owned by so few corporations and the American consumer is paying for it.

Sincerely,

John Doucette  
jwdoucette@gmail.com  
53 1/2 Sterling Ave  
Pawucket, Rhode Island 02909

**From:** [Mary Ann Taylor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:13:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Ann Taylor  
freezinginfinland@yahoo.com  
3939 Walnut Ave  
Carmichael , California 95608

**From:** [Mary Lambert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:13:03 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 Lambert  
lamberttrebmal@verizon.net  
402 Pleasant Street  
Marlborough, Massachusetts 01752

**From:** [Katherine Roberts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:12:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Roberts  
grrlfriday@mac.com  
136 Beulah  
SF, California 94117

**From:** [Holli Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:12:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Holli Cook  
mourningcloakcook@yahoo.com  
601 E. Pasadena ave.  
Peoria, Illinois 61603

**From:** [Blaine Blinston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:12:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Blaine Blinston  
dirk.blaine@gmail.com  
13531 128 St NW  
Edmonton, Alberta T5L 1G3



**From:** [Elizabeth Ketz-Robinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:12:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Ketz-Robinson  
eketzrobinson@gmail.com  
7823 southdown rd  
alexandria, Virginia 22308

**From:** [Carolyn Rand](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:11:59 PM

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Federal Trade Commission PUBLIC MEETING,

When is this going to stop. Credit card companies are out of control with their fees and interest.

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

Carolyn Rand  
carolynrand@gmail.com  
108, Clearwater Ct  
Roseville , California 95678

**From:** [Jeanette Hills](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:10:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeanette Hills  
jnetekins@gmail.com  
1119 Stonewall St  
Carson City, Nevada 89701

**From:** [Shalomar Loving](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:09:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shalomar Loving  
shalomarloving@gmail.com  
2645 Thule Lane #926  
Running Springs, California 92382

**From:** [Stephanie Stone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:08:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Stone  
istepstone@aol.com  
689 Fort Washington Ave  
New York , New York 10040

**From:** [Nancy Ashley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:07:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Ashley  
nashleyma45@gmail.com  
286 NW Overlook Ct  
Gresham, Oregon 97030

**From:** [Karen rex](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:07:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen rex  
klrex@hotmail.com  
4371 Dart Ave  
Minneapolis, Minnesota 55424

**From:** [Francis Lattanzi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:06:57 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,

Francis Lattanzi  
frank\_lattanzi@hotmail.com  
3105 Raintree Rd  
York, Pennsylvania 17404-9677



**From:** [Qiana S](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:06:38 PM

---

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Qiana S  
qianas2018@gmail.com  
Revolutionary rd  
Bloomington , Illinois 60565

**From:** [Candis Krummel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:06:37 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,

Candis Krummel  
candisekrummel@gmail.com  
239 parfitt way  
Bainbridge Island, Washington 98110

**From:** [Nita Cunningham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:06:30 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,

Nita Cunningham  
deacnita@gmail.com  
6600 sugar Creek Road  
Lafayette , Indiana 47905

**From:** [Hunter Wallof](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:05:49 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,

Hunter Wallof  
huntergatherer8@gmail.com  
17250 Monte Grande Rd.  
Soulsbyville, California 95372

**From:** [Bob Lutman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:05:49 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,

Bob Lutman  
boblwoodedacres@copper.net  
4920 Samaria Rd  
Ottawa Lake, Michigan 49267

**From:** [John Renfrew](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:05:23 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,

John Renfrew  
jrenfrew@nmu.edu  
234 Riverside Rd.  
Reston , Michigan 49855

**From:** [Elizabeth Cherubin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:04:03 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,

Elizabeth Cherubin  
eacherubin@gmail.com  
122 n stetson  
camden, Delaware 19934

**From:** [MARTIN EHLEN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:02:57 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.

The federal regulators must stop this mega-merger immediately.

Sincerely,

MARTIN EHLEN  
martinehlen@hotmail.com  
2505 Wright St  
Port Huron, Michigan 48060



**From:** [Deborah Wertz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:02:46 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,

Deborah Wertz  
wertzdeb@gmail.com  
631 Perrin Ave  
Lafayette, Indiana 47904

**From:** [marge dakouzlian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:01:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

marge dakouzlian  
dakouzie@hotmail.com  
120 stuyvesant place  
staten island, New York 10301

**From:** [Brian McKee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:00:41 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian McKee  
brianrossmckee@hotmail.com  
2349 E 1st st  
Tucson, Arizona 85719

**From:** [DK Bolen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:00:25 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 benefitting all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

DK Bolen  
dkbolen@gmail.com  
PO Box 11216  
Saint Petersburg, Florida 33733

**From:** [George Cattan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:59:20 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,

George Cattan  
ahmarw6@gmail.com  
15253 GERMAIN ST  
Long Beach, California 90807

**From:** [Mark Brooker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:59:03 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Brooker  
brooker.mark@gmail.com  
1149 E. 56th Street, #3  
IL, Illinois 60637

**From:** [Malika Saadallah](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:59:01 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,

Malika Saadallah  
malikasd63@hotmail.com  
Main Street  
New York, New York 10044

**From:** [Andrea Mitchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:58:52 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. And as a senior citizen, I've lived long enough to know that this proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Mitchell  
letmesew@yahoo.com  
414 Barclay Ave  
Fairhope , Alabama 36532



**From:** [Coleman Billingslea](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:57:40 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,

Coleman Billingslea  
clbillingslea2@yahoo.com  
1121 40th Street, APT 4301  
Emeryville, California 94608-3767

**From:** [Mary Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:56:09 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,

Mary Harris  
digitldove@hotmail.com  
18030 Oak Avenue  
Lansing, Illinois 60438

**From:** [Gerold Willing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:55:37 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,

Gerold Willing  
jaws\_2112@yahoo.com  
9911 Amarillo Ct  
Louisville, Kentucky 40291

**From:** [Robert Renfro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:55:36 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,

Robert Renfro  
ngongpingrenfro@gmail.com  
5789 East 9th Ave  
Denver, Colorado 80220

**From:** [Mitchell Stachowicz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:55:10 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,

Mitchell Stachowicz  
golfskibum1@verizon.net  
2420 Loring Pl  
Yorktown Heights, New York 10598-3721

**From:** [Laura Silverman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:53:01 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,

Laura Silverman  
lgsilverman@optonline.net  
30 Rose Rd.  
West Nyack, New York 10994

**From:** [Randolph Schoedler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:52:41 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,

Randolph Schoedler  
randyss12@gmail.com  
3709 W Michigan St  
Milwaukee, Wisconsin 53208-3714

**From:** [Cr Lillinski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:52:40 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,

Cr Lillinski  
clillnow@hotmail.com  
Pi box 832  
Proctorsville, Vermont 05153



**From:** [Richard Mell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:51:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Mell  
14peterson69@gmail.com  
1311 Kelpwood St  
Boulder City, Nevada 89005

**From:** [Robert Godwin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:50:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Godwin  
bobgodwin@outlook.com  
8336 Hawksridge Dr SE  
OLYMPIA, Washington 98513

**From:** [John Assenmacher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:50:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Assenmacher  
stringbeat5612@yahoo.com  
43815 Leeann Lane  
CANTON, Michigan 48187

**From:** [Linda Prostko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:50:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Prostko  
lprostko@gmail.com  
7875 Marsh Hollow Dr  
Middleville, Michigan 49333

**From:** [Charlotta Ball](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:48:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotta Ball  
mariahball@yahoo.com  
237 SE 18th Ave Apt. 202 Apt. 202  
Hillsboro, Oregon 97123

**From:** [linda\\_berd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:48:00 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.

I am absolutely disgusted w/such mergers. In every field it means there are less options for ordinary people, also called "consumers". Last week the news was full of discussions of two major supermarkets MERGING. ALL THAT DOES IS LIMIT OPPORTUNITIES FOR everyone who is trying to SAVE MONEY, which is very difficult in this ERA OF GREED, as I call it. But we are not just 'consumers'.

The federal regulators must stop this mega-merger immediately.

Sincerely,

linda berd  
horsesb@gilanet.com  
p.o.box 909  
Magdalena, New Mexico 87825

**From:** [Matthew Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:47:09 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,

Matthew Miller  
millertime908@gmail.com  
203 otis ln  
Bay Shore, New York 11706

**From:** [Beth Darlington](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:47:09 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,

Beth Darlington  
bedarlington@vassar.edu  
124 Raymond Aveune, Box 323  
Poughkeepsie, New York 12604



**From:** [Barbara Ballenger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:47:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Ballenger  
baballenger1@gmail.com  
336 Los Padres Dr  
Thousand Oaks, California 91361-1336

**From:** [LII D](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:45:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

LII D  
msldill@yahoo.com  
900 madison  
Berkeley, California 94709

**From:** [Maureen Brett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:45:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Brett  
brett.maureen@gmail.com  
16300 Van Aken Blvd, Apt 307D  
Shaker Hts, Ohio 44120

**From:** [Linda Jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:44:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Jackson  
maggiewob@gmail.com  
1820 hill valley road  
Gillette, Wyoming 82716

**From:** [Tara Kerr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:43:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tara Kerr  
tarask@mindspring.com  
1027 Four Wood Drive  
Fayetteville, North Carolina 28312-7221

**From:** [Felicia Bander](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:43:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Felicia Bander  
feliciabander@gmail.com  
1055 Walnut Grove Ave  
Rosemead, California 91770

**From:** [Barbara Lowe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:43:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Lowe  
gblowe@dccnet.com  
12-4116 Browning Road  
Sechelt, British Columbia V7Z 0A3

**From:** [Charlotte Sines](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:43:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotte Sines  
ladycatx@yahoo.com  
900 Kirkland Ave NE  
Renton, Washington 98056



**From:** [Joyce Acda](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:42:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Acda  
jracda@aol.com  
2733 Lancaster Road  
Hayward, California 94542

**From:** [Judith McGovern](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:42:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith McGovern  
bigjude2000@yahoo.com  
2455 W Pumping Station Rd  
Quakertown, Pennsylvania 18951-3922

**From:** [Lawrence Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:41:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lawrence Brown  
leb2006@gmail.com  
126 MOHAWK LN  
Absecon, New Jersey 08201

**From:** [Graciela Barajas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:40:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Graciela Barajas  
gbarajas@yahoo.com  
1713 Grove Street  
San Diego, California 92102

**From:** [Faye Bartlett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:40:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Faye Bartlett  
feb040828@gmail.com  
3382 Southbend Pl. #102  
Bellingham, Washington 98226

**From:** [Evan Fulmer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:39:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Evan Fulmer  
efulmer44@gmail.com  
5a Woodbury St  
Merrimack, New Hampshire 03054

**From:** [Rudy Ramp](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:39:15 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,

Rudy Ramp  
rampturn@tidepool.com  
370A California Ave.  
Arcata, California 95521

**From:** [Leann Turley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:39:14 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.

Discover has always been a different type of credit card company, and treats customers fairly. I don't want to lose that relationship in a merger, which is surely what will happen.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Leann Turley  
ninamay117@gmail.com  
193 Wildwoods Ln  
West Decatur, Pennsylvania 16878



**From:** [Peter Sokop](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:38:38 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter Sokop  
petersokop@yahoo.com  
93 S. Stonington Dr.  
Palatine , Illinois 60074

**From:** [Bonnie Hearthstone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:38:18 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 currently have credit cards with BOTH institutions and do NOT want them to combine. Too Big is TOO big. Too big to fail is too big to be allowed to exist.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonnie Hearthstone  
bhearths@middlebury.edu  
8 Country Commons  
Vergennes, Vermont 05491

**From:** [Laura Russell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:37:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Russell  
lolynn01@hotmail.com  
420 Prospect  
Fremont, Nebraska 68025

**From:** [David Lock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:37:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Lock  
lock809@aol.com  
8353 4 Mile Rd., NE  
Ada, Michigan 49301

**From:** [Michele Meyer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:37:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michele Meyer  
michmey@icloud.com  
206 Illinois St  
Vallejo, California 94590

**From:** [Janet Moser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:37:41 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,

Janet Moser  
janet630@optonline.net  
596 Campus Pl  
Baldwin, New York 11510

**From:** [Michael Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:37:40 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,

Michael Smith  
earnhardtapril29@gmail.com  
905 S Ledford St  
Harrisburg, Illinois 62946

**From:** [Marguerite Elia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:35:58 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,

Marguerite Elia  
tuttigracie@yahoo.com  
7760 George River Ln  
Sacramento, California 95831



**From:** [Nicola Giorgio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:35:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicola Giorgio  
ncl.grg@gmail.com  
14 Jeff Rd  
Largo, Florida 33774

**From:** [Lorraine Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:35:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorraine Jones  
jonesgangrocks@yahoo.com  
825 Gallier St  
New Orleans, Louisiana 70117-6251

**From:** [Tenika Glover](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:35:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tenika Glover  
tenikkig1973@yahoo.com  
2640 Hamlin Dr  
Inkster , Michigan 48141

**From:** [Kelley Keisch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:35:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelley Keisch  
ik2211@gmail.com  
135 cody drive  
Troy , Missouri 63379

**From:** [Julie Berberi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:34:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Berberi  
jaberberi@yahoo.com  
6N234 Old Farm Lane  
St. Charles, Illinois 60175

**From:** [Ken Broome](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:34:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ken Broome  
ellesseye@gmail.com  
1209 Filmore St Apt C  
Raleigh, North Carolina 27605-1278

**From:** [JUDITH SWAIN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:33:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JUDITH SWAIN  
juditheswain@gmail.com  
54 Alltygrug Road  
Swansea, Wales SA9 2AP

**From:** [Anthony Miragliotta](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:32:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Miragliotta  
katomira@yahoo.com  
323 Oriole Rd  
Venice , Florida 34293



**From:** [John Edward](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:31:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

PS Big banks and credit card companies want to mortify or kill the American economy. And the people who work in these companies would get pay raises galore, much to the chagrin of the American people.

John Edward  
valedward@videotron.ca  
5300 Cote St-Luc Road  
Montreal, Quebec H3X 0A3

**From:** [Chris Koston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:30:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Koston  
tkoston777@hotmail.com  
111 Giles Court  
Newark, Delaware 19702

**From:** [Louise Levesque](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:30:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Louise Levesque  
lmlevesqueop@gmail.com  
299 N Highland Avenue  
Ossining, New York 10562-2327

**From:** [Armen Sonentz-Papazian](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:29:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Armen Sonentz-Papazian  
asonentzpapazian@gmail.com  
12 Heather Rd  
Watertown Town, Massachusetts 02472

**From:** [Dan Faris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:29:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dan Faris  
danffaris@gmail.com  
156 Clubhouse Vista Dr., Apt. #11  
Matthews, North Carolina 28105

**From:** [Leslie Hardyman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:29:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leslie Hardyman  
lhardyman@verizon.net  
1741 Harpoon Drive  
Holiday , Florida 34690

**From:** [Elizabeth McMahan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:28:23 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth McMahan  
elizmcmahon@gmail.com  
3701 Mackinac Island Ln  
Raleigh, North Carolina 27610

**From:** [Ben Weiss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:27:46 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,

Ben Weiss  
thatpeskylawyer@yahoo.com  
1762 Juliet Ave  
Saint Paul , Minnesota 55105



**From:** [Laura Helfman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:27:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Helfman  
riverdoc@outlook.com  
1863 Barnard Rd  
Marshall, North Carolina 28753

**From:** [Karen Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:27:08 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Williams  
poppyjane13@yahoo.com  
625 Fisher Drive  
York, Pennsylvania 17404

**From:** [Shannon Patty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:27:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shannon Patty  
shannonapatty@hotmail.com  
7329 Sebastian Avenue  
Riverside, California 92509

**From:** [Mary Steen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:27:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Steen  
marylsteen@hotmail.com  
9296 W Kingsgate Ct  
Boise, Idaho 83704

**From:** [Kenneth C. Grosso](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:26:31 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.

I'm a registered voter in New Jersey and I strongly believe that our federal regulators must stop this mega-merger immediately.

Sincerely,

Kenneth C. Grosso  
kennygrosso@gmail.com  
38 James St  
Montclair, New Jersey 07042

**From:** [Carrie Cammack](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:26:00 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carrie Cammack  
cclucky lady@mindspring.com  
2817 Granville Dr  
Sparks, Nevada 89436

**From:** [Ryan W.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:25:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ryan W.  
dmiles21jumpman@protonmail.com  
12303 Serenity Farm  
San Antonio, Texas 78249

**From:** [Alain Piola](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:25:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alain Piola  
piola6cats@gmail.com  
58 Bald Cypress Lane  
Levittown, Pennsylvania 19054



**From:** [Tammy Fait](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:25:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tammy Fait  
tammyfa42@gmail.com  
13622 buena vista drive  
Hesperia , California 92344

**From:** [Richard Hunnewell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:24:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Hunnewell  
hunnewell.richard@gmail.com  
95 Heritage Hill Road  
Holderness, New Hampshire 03245

**From:** [Marilyn Price](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:24:31 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,

Marilyn Price  
mprice@the-acorn.com  
138 Sunnyside Ave.  
Mill Valley, California 94941

**From:** [Dorri Raskin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:24:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dorri Raskin  
bunnyraskin@gmail.com  
18350 Los Alimos St  
Northridge, California 91326

**From:** [Herbert Herschlag](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:23:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Herbert Herschlag  
hherschlag@mac.com  
47 Saddle Rock Road  
Danbury, Connecticut 06811

**From:** [Randolph McFadden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:23:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Randolph McFadden  
wullybully101@verizon.net  
170 W Deen Ave  
Aberdeen, Maryland 21001

**From:** [Maureen Porcelli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:22:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Porcelli  
am.curious.sometimes@gmail.com  
6115 Granton Avenue #10N  
North Bergen, New Jersey 07047

**From:** [Edwin Rosenberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:22:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edwin Rosenberg  
edwinfo@yahoo.com  
172 County Road 517  
Califon, New Jersey 07830



**From:** [Carol G](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:20:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol G  
canngeo1@yahoo.com  
4927 stonehaven drive  
Columbus, Ohio 43220

**From:** [Jaime Osorno](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:20:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jaime Osorno  
razaonics@aol.com  
2767 21st Street  
San Francisco , California 94110

**From:** [Courtney Baum](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:20:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Courtney Baum

Courtney Baum  
clbaum09@gmail.com  
814 Mabel St.  
Kalamazoo, Michigan 49007

**From:** [Carol Tompkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:19:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Tompkins  
cjtskies@gmail.com  
159 Outlook Dr.  
Houston, Texas 77034

**From:** [Judith Ackerman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:19:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Ackerman  
ackerperso@yaho.com  
636west End Av  
Ny, New York 10024

**From:** [Nancy Tanzi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:19:00 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,

Nancy Tanzi  
ntanzi1@optonline.net  
7A Runyon Ave  
Edison, New Jersey 08817

**From:** [Stephanie Cybulski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:16:42 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Cybulski  
sgraced92@gmail.com  
53 Annamarie Ter  
Cheektowaga, New York, New York 14225

**From:** [Laverne Breed](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:16:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laverne Breed  
geysers.scopes-0q@icloud.com  
5450 , Claimstake Ct  
Riverbank, California 95367



**From:** [Riddhi Patel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:16:07 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,

Riddhi Patel  
riddhipatel1011@gmail.com  
6017 Green Valley Way  
Bakersfield, California 93311

**From:** [Jeff Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:15:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Wilson  
jeffw1652@gmail.com  
10512 Rocking Chair Rd  
Matthews, North Carolina 28105

**From:** [Blythe Clark-Mckitrick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:14:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Blythe Clark-Mckitrick  
blythepatricia@outlook.com  
7475 Southwest 90th Avenue  
Tigard, Oregon 97223

**From:** [wendy henry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:14:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

wendy henry  
wen6969@gmail.com  
59 Eaton st  
Manchester , New Hampshire 03109

**From:** [Nick Jenkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:14:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nick Jenkins  
009ntj@gmail.com  
75 Old Stage Rd  
Bristol, New Hampshire 03222

**From:** [Brandon Galbraith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:14:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brandon Galbraith  
warhead-lancers0j@icloud.com  
3116 Buttercup Street  
Seffner, Florida 33584

**From:** [Bobbie Parker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:13:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bobbie Parker  
parker4912@mediacombb.net  
4912, Douglas Avenue  
Des Moines, Iowa 50310

**From:** [Anthony Lewis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:13:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Lewis  
anthony.e.lewis@gmail.com  
1501 Lake Superior Drive, Apt 107  
Valparaiso, Indiana 46383



**From:** [CATHY CRONIN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:13:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

CATHY CRONIN  
cathymecronin@gmail.com  
169 Centre St N  
Schenectady, New York 12345

**From:** [Anja Osmon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:12:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anja Osmon  
zkidkov@yahoo.com  
251 Mountain Creek Drive  
Denison, Texas 75021

**From:** [Susan lundberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:12:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan lundberg  
sjl1918@gmail.com  
1150 East Alejo Road  
Palm Springs, California 92262

**From:** [Nancy St Germain](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:11:47 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. As a 76 year old woman, I cannot believe that if YOU overdraw by \$10....you get whacked with \$35-40 overcharge fee!

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy St Germain  
nstgermain3@gmail.com  
3399 Post Rd, Unit 7  
Warwick, Rhode Island 02886

**From:** [Jack Demorra](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:10:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jack Demorra  
jdemorra@hotmail.com  
32327 downing rd  
Delmar, Maryland 21875

**From:** [Leah Hallow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:09:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leah Hallow  
psychechic@hotmail.com  
Water Grant Street  
Yonkers , New York 10701

**From:** [Evan Fulmer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:07:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Evan Fulmer  
efulmer44@gmail.com  
5A Woodbury St  
Merrimack, New Hampshire 03054

**From:** [Javier Pinzon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:07:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Javier Pinzon  
jpbanana3@gmail.com  
379 Crouch Rd, PO Box 668  
West Warren, Massachusetts 01092



**From:** [Chris Stockinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:06:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Stockinger  
chris.stockinger@logisens.com  
1519 Gloria Ct.  
Loveland, Colorado 80537

**From:** [El Pe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:06:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

El Pe  
liz1952@gmail.com  
PO BOX 178  
Talmage, California 95481

**From:** [Janet Bell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:06:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Bell  
jmbell514@icloud.com  
3410 Wooster Rd  
Rocky River, Ohio 44116

**From:** [Andrea Avni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:06:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Avni  
andrea.avni@gmail.com  
11515 105th Place SW  
Vashon Island, Washington 98070

**From:** [Diane Collins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:06:15 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 Collins  
collinsd@wavecable.com  
10548 SE Fraser Rd  
Port Orchard, Washington 98367

**From:** [Lisa Caine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. Monopolies are a disaster for consumers.  
**Date:** Saturday, May 25, 2024 8:06:06 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,

Lisa Caine  
lcaine530@gmail.com  
2014 NE Brazee St.  
Portland, Oregon 97212

**From:** [Nan Ayers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:05:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nan Ayers  
nanayers@mac.com  
184 Marina Lakes Dr  
Richmond, California 94804

**From:** [Robert Fritsch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:05:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Fritsch  
rfritsch1@outlook.com  
158 Old Farm Drive, Newington, CT, USA  
Newington, CT 06111, Connecticut 06111



**From:** [Nancy Leech](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:04:44 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,

Nancy Leech  
stags\_stones\_0r@icloud.com  
882 Bell Street  
East Palo Alto, California 94303

**From:** [Lisa Piazza-Vera](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:04:24 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,

Lisa Piazza-Vera  
lisapiazzavera@hotmail.com  
135-25 95th Street  
Ozone Park, New York 11417-2815

**From:** [T Mitchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:04:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

T Mitchell  
tmqcmal@gmail.com  
W. 23 St  
New York, New York 10011

**From:** [Carole Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:03:51 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carole Johnson  
carolej@uwyo.edu  
530 Beaufort Street  
Laramie, Wyoming 82072

**From:** [Marian Severt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:03:43 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marian Severt  
mcsevert@gmail.com  
11465 Easy Street  
Brainerd, Minnesota 56401

**From:** [Virgene Link-New](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:02:20 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. Thank you.

Sincerely,

Virgene Link-New  
linkerwan@yahoo.com  
2004 10th St  
Anacortes, Washington 98221

**From:** [Sharon McNamara](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:01:33 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,

Sharon McNamara  
withintent@aol.com  
29 Flat Rock Rd  
Branford, Connecticut 06405

**From:** [Richard Campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:01:33 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Campbell  
rgc2012@gmail.com  
6240 Randi Avenue  
Los Angeles, California 91367



**From:** [Dawn Ehli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:01:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawn Ehli  
dawnehli@aol.com  
828 Waterford lake drive  
Cary, North Carolina 27519

**From:** [Traver Cowles](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:01:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Traver Cowles  
withintent@aol.com  
29 Flat Rock Rd  
Branford, Connecticut 06405

**From:** [Maria Nesheim](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:00:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maria Nesheim  
marianesheim@sbcglobal.net  
7024 Mesa Ct  
Aptos, California 95003

**From:** [Jerome Geffner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:00:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Jerome Geffner

Jerome Geffner  
piscestail@sbcglobal.net  
7141 Pinehaven Rd.  
Oakland, California 94611

**From:** [Geraldine Wadia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:00:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Geraldine Wadia  
gwadia@gmail.com  
1079 Craig Ave  
Sonoma, California 95476-4033

**From:** [Chaney Edwards](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:00:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chaney Edwards  
cpodewils@gmail.com  
311 Heeren Dr  
Winnebago, Illinois 61088

**From:** [Joan Malone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:59:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Malone  
kirsch.wa@gmail.com  
25 Buffalo Street. Apt.212  
Hamburg, New York 14075

**From:** [Kimberly Teraberry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:58:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kimberly Teraberry  
kteraberry@hotmail.com  
532 18th Ave E  
Seattle, Washington 98112



**From:** [Cithlali Guzman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:58:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cithlali Guzman  
cithlilig@gmail.com  
7908 Rock Springs SW  
Albuquerque, New Mexico 87121

**From:** [Dick & Lola Heckard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:56:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dick & Lola Heckard  
richardheckard@icloud.com  
213 Machias loop  
Port Ludlow, Washington 98365

**From:** [Barb Wood](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:55:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barb Wood  
woodpace@hotmail.com  
8355 n Buchanan Dr  
Prescott, Arizona 86305

**From:** [Ettie Councilman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:55:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ettie Councilman  
ettiejco@verizon.net  
3938 McNab Ave  
Long Beach, California 90808

**From:** [Harold Watson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:55:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harold Watson  
watsonh1956@gmail.com  
2223 W. Farm Rd. 98  
Springfield, Missouri 65803-7229

**From:** [Patricia Shelley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:54:29 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,

Patricia Shelley  
psshelley@gmail.com  
39 ESTATES COURT  
San Rafael, California 94901

**From:** [Robyn Little](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:54:16 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,

Robyn Little  
robynrda@gmail.com  
2303 Jefferson Street  
Napa, California 94558

**From:** [Patti Mickelsen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:54:14 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,

Patti Mickelsen  
patti@palikea.com  
1265 Pacific Ave.  
Laguna Beach, California 92651



**From:** [Carol McLoughlin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:53:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol McLoughlin  
themclcats@gmail.com  
915 166 St.  
Whitestone, New York 11357

**From:** [Lynne Cruz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:53:47 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,

Lynne Cruz  
maredeaux@gmail.com  
825 Gladstone Drive  
Vernon Hills, Illinois 60061

**From:** [Layne Horwitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:53:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Layne Horwitz  
shakeitup2007@gmail.com  
118 W. Bluefield Ave.  
Phoenix, Arizona 85023

**From:** [Andy Cracchiolo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:53:08 PM

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

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Federal Trade Commission PUBLIC MEETING,

As a Discover card holder, I am extremely against this merger.

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

Andy Cracchiolo  
crunchers9@yahoo.com  
1247 Federal Ave Apt 305  
Los Angeles, California 90025

**From:** [Debra Gianetti](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:52:53 PM

---

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

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

Federal Trade Commission PUBLIC MEETING,

You MUST STOP this criminal merger. These companies are already way too big. They absolutely have to be broken up, not enlarged. And they must be regulated to a much great extent than they currently are. Their greed has no boundaries and we all end up paying far too much for everything! This is outright thievery which makes them bigger criminals than people locked up in prison. PLEASE do NOT let this merger go through.

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

Debra Gianetti  
debgianetti@gmail.com  
3215 N Weber Rd  
N. Muskegon, Michigan 49445

**From:** [Shawnie Shaw](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:52:53 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shawnie Shaw  
concernedcitizenpleasereply2022@yahoo.com  
506 north willson street  
Blue hill, Nebraska 68930

**From:** [Rune borgir](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:52:04 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately. CAD?

What happened to our anti trust laws?

Sincerely,

Rune borgir  
borgirbuilders@gmail.com  
536 sw 14th st,  
Redmond, Oregon 97756

**From:** [Randi Justin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:51:19 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Randi Justin  
rju7462854@aol.com  
3341 NW 47th Terrace  
Lauderdale Lakes , Florida 33319



**From:** [Noah Haydon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:51:17 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Noah Haydon  
noahhaydon@gmail.com  
405 91st St  
Daly City , California 94015

**From:** [Roberta Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:50:33 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roberta Moore  
1redsiggy@gmail.com  
8201 S Santa Fe Dr #197  
Littleton, Colorado 80120-4315

**From:** [Daniel polley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:50:04 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel polley  
dannypolley@gmail.com  
6201 N Wayne Ave, 2  
Chicago, Illinois 60660

**From:** [James Collins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:50:02 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Collins  
collinsjimmy1950@icloud.com  
4340 Center St  
Willoughby , Ohio 44094

**From:** [Kathryn Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:49:37 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathryn Williams  
tackyraths@gmail.com  
10630 Essex Square Blvd  
Fort Myers , Florida 33913

**From:** [Harry Mozen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:48:55 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harry Mozen  
htmoze@gmail.com  
605 Carter Sells Rd Lot 229  
Johnson City, Tennessee 37604-7805

**From:** [Jill Dolan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:48:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Dolan  
jdquarterhorse363@gmail.com  
P O Box 6001  
EVERETT, Washington 98227

**From:** [Jane Becker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:47:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Becker  
janeb@thedome.org  
802 E. 10th St  
Ferdinand IN, Indiana 47532-9239



**From:** [Jordyn Merritt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:47:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Jordyn Merritt

Jordyn Merritt  
shiny.giratinaz@gmail.com  
16765 Trail View PI  
Parker, Colorado 80134

**From:** [J. Leithwood](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:47:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

J. Leithwood

J. Leithwood  
bipolaroffmeds@gmail.com  
100 Downey Circle  
Aurora, Ontario 00333

**From:** [Stephanie McFadden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:46:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie McFadden  
skpmcfadden@adelphia.net  
26766 Butternut Ridge Road  
North Olmsted, Ohio 44070

**From:** [Merelyn Dolins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:46:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Merelyn Dolins  
merelyndolins@gmail.com  
10 Brookside  
Maplewood , New Jersey 07040

**From:** [Barbara Giorgio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:46:06 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Giorgio  
barbgiorgio@gmail.com  
14 Jeff Rd  
Largo, Florida 33774

**From:** [Brian Stokes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:44:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian Stokes  
bstoked@gmail.com  
898 S Bend Dr  
Durham, North Carolina 27713

**From:** [Martina Sierra](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:44:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martina Sierra  
martinamiscellaneous@gmail.com  
295 Taybin Rd NW  
Salem, Oregon 97304

**From:** [Joan Doblinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:43:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Doblinger  
jdoblinger@aol.com  
2485 WOODLYTOWN RD  
Magnolia, Delaware 19962



**From:** [Tom Morrow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:43:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Morrow  
thmsmorrow@gmail.com  
10 BOYKA DR  
FINLEYVILLE, Pennsylvania 15332

**From:** [Timothy Mullen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:43:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Timothy Mullen  
shudder01.loppers@icloud.com  
1272 Richland Avenue  
Saint Charles , Minnesota 55972

**From:** [Paul Eisenberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:43:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Paul Eisenberg

Paul Eisenberg  
eisenber@indiana.edu  
6 Upland Road, unit 1C  
Baltimore, Maryland 21210

**From:** [Alec and Sandy McDougall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:42:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alec and Sandy McDougall  
alecsandym@gmail.com  
16385 Calhoun Road  
Mount Vernon, Washington 98273

**From:** [Brice Hereford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:42:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

Good day to members of the Federal Trade Commission and the Department of Treasury,

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

Brice Hereford  
bricehereford@gmail.com  
94 Main Poland Road  
Conway, Massachusetts 01341

**From:** [barry boone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:41:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely, Demand the FTC stop the credit one/discover mega-merger now!

barry boone  
bigmamma2013@gmail.com  
1113 roberts dr.  
Paragould, Arkansas 72450

**From:** [MaryJaye Simms](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:41:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

MaryJaye Simms  
mjsimms13@aol.com  
68 Katherine Rd  
Watertown , Massachusetts 02472

**From:** [Eric Nichandros](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:41:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Nichandros  
ericnich@sbcglobal.net  
17426 Columbia Drive  
Castro Valley, California 94552



**From:** [Karen Jacques](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:40:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Jacques  
threegables1819@gmail.com  
1209 T St  
Sacramento, California 95811

**From:** [Eileene Gillson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:40:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eileene Gillson  
egillson3@gmail.com  
23225 SW Orchard Heights Pl  
Sherwood, Oregon 97140

**From:** [Marybeth Webster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:40:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marybeth Webster  
marybwebs@gmail.com  
727 SW Rogue River Ave. apt. 74  
Grants Pass, Oregon 97526

**From:** [Pamylle Greinke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:40:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamylle Greinke  
pamylle1@gmail.com  
P.O. Box 456  
Peconic, New York 11958

**From:** [George Weiss Jr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Weiss Jr  
vagabonds@vom.com  
19295 5th Street West  
Sonoma, California 95476

**From:** [Liz Lundquist](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Liz Lundquist  
lizlundquist@yahoo.com  
4821 E 41st St Apt 207  
Sioux Falls, South Dakota 57110

**From:** [virginia liebowitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

virginia liebowitz  
vg1818@aol.com  
457 fdr  
NY, New York 10002

**From:** [Harvey Dym](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harvey Dym  
harvd1234@sbcglobal.net  
4813 Tocora Ln, Address 2  
Madison, Wisconsin 53711



**From:** [Joan Angelosanto](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Angelosanto  
joaniea0319@gmail.com  
240 W Emerson St.  
Melrose, Massachusetts 02176

**From:** [Lana Novak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:38:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lana Novak  
llmnovak@hotmail.com  
1000 O St  
lincoln , Nebraska 68510

**From:** [Leo Baca](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:38:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leo Baca  
leobaca13@yahoo.com  
po439030-pmbg178  
san ysidro, California 92143

**From:** [Nasreen Kakli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:38:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nasreen Kakli  
nasreen\_kakli@yahoo.com  
5270 Travelers Way  
Palm Beach Garddens, Florida 33418

**From:** [Ron Lucas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:38:28 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,

Ron Lucas  
ronlucas@gmail.com  
6607 Maiden Grass Lane  
Mason, Ohio 45040

**From:** [Arial Bargeon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:37:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Arial Bargeon  
bargeon.arial@gmail.com  
5974 nw 211th street  
Starke, Florida 32091

**From:** [Thomas Barnes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:35:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

T A mi

Thomas Barnes  
mauibro51@gmail.com  
106 L. Waiehu Beach Rd.  
WAILUKUWailuku, Hawaii 96793

**From:** [Michelle Piazza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:35:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Piazza  
gmashesh51@gmail.com  
12414 Curry Drive  
Spring Hill , Florida 34608



**From:** [Lisa T](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:35:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa T

[lisa\\_terlato@yahoo.com](mailto:lisa_terlato@yahoo.com)

1

Staten Island, New York 10309

**From:** [Patricia Borri](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:35:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Borri  
patriciaaborri@hotmail.com  
3341 Vivian Ct  
Wheat Ridge, Colorado 80033

**From:** [Walter Elmore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:34:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Walter Elmore  
ronelmoremusic@gmail.com  
3567 Lookout Point  
Traverse City, Michigan 49686

**From:** [Barbara-Jean Stout](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:33:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara-Jean Stout  
bjdst0325@gmail.com  
12043 Greenwood Avenue, Blue Island, IL 60406  
Blue Island , Illinois 60406

**From:** [rosemary campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:33:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

rosemary campbell  
smithcampbellr@gmail.com  
1780 San Bernardo  
Memphis, Tennessee 38116

**From:** [Judith Battaglia](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:33:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Battaglia  
judysjazz1@verizon.net  
651 Montgomery Glen Dr. apt. 243  
Lansdale, Pa, Pennsylvania 19446

**From:** [Teresa Reitinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:32:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Teresa Reitinger

Teresa Reitinger  
t.reitinger.anne@gmail.com  
3724 SE 35th Pl Apt F  
Portland, Oregon 97202

**From:** [Geraldine Battistessa](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:32:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Geraldine Battistessa  
gbattist@outlook.com  
1101 F Street  
Petaluma, California 94952



**From:** [Robin Mangini](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:31:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Mangini  
robin.mangini@gmail.com  
250 Hillside Ave  
Piedmont, California 94611

**From:** [Shari Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:31:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shari Johnson  
mommyone405@yahoo.com  
320 Sinkler Rd.  
Wyncote , Pennsylvania 19095

**From:** [Christinep Kern](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:30:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christinep Kern  
chriskern1988@gmail.com  
238 Walnut St  
Peekskill, New York 10566

**From:** [Michelle Fairow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:30:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately. It's not rocket science. Monopolies are holding America hostage. What are we going to do to prevent this and other fear mongering?

Public has long supported governing agencies for regulating financial industries.

Sincerely,

Michelle Fairow  
michellefairow@gmail.com  
3218 Harbor View  
Langley , Washington 98260

**From:** [Ellen Caffrey Garza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:30:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Caffrey Garza  
ecgarza@gmail.com  
11338 S Saint Lawrence Avenue  
Chicago, Illinois 60628

**From:** [Joyce Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:30:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Johnson  
dogsknitter@proton.me  
1050 3rd St E603  
Santa Rosa, California 95404

**From:** [Oscar Perez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:29:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Oscar Perez  
perezcarmela7@gmail.com  
4729 HAWAINA WAY  
KELSEYVILLE, California 95451

**From:** [Olivia Koppell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:29:53 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Olivia

Olivia Koppell  
mumsleytumsley@aol.com  
1110 Beacon St.  
Brookline, Massachusetts 02446



**From:** [Seronica Garrett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:29:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Seronica Garrett  
seronica93@gmail.com  
5440 Millenia Lakes Blvd  
Orlando , Florida 32839

**From:** [Sheila Spica](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:29:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Spica  
spicasheila@gmail.com  
721 York Ct  
Northbrook, Illinois 60062

**From:** [Amy Lund](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:28:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amy Lund  
lund\_amy@hotmail.com  
3347 Old Lakeview Rd  
Hamburg , New York 14075

**From:** [Carol Krasilnikoff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:28:25 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 Krasilnikoff  
kras2nova@aol.com  
651 Santa Barbara Ave  
Millbrae, California 94030

**From:** [Carol Nakamura](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:27:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Nakamura  
nakamuracarol@aol.com  
841 Olokele Avenue Apt G  
Honolulu , Hawaii 96816

**From:** [Lynne Weiske](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:27:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynne Weiske  
movieblonde@hotmail.com  
6128 wilshire  
Los Angeles, California 90048

**From:** [Ingrid Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:27:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ingrid Brown  
ibrow42@gmail.com  
3001 IVY DRIVE, APT 307  
North Newton, Kansas 67117

**From:** [Pam Krinsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:27:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pam Krinsky  
pamkrinsky@gmail.com  
419 N Riverside Rd  
Highland, New York 12528



**From:** [Penelope Andrews](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:27:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Penelope Andrews  
pzandrews@yahoo.com  
17 Copper Ridge  
Hermn, Maine 04401

**From:** [Allan Campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:26:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Allan Campbell  
allanlc16@gmail.com  
3162 Isadora  
San Jose, California 95132

**From:** [Donna Baker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:26:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Baker  
donnabaker43@icloud.com  
229 Cox Ln  
Foster, Kentucky 41043

**From:** [Joel Bocko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:26:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joel Bocko  
movieman0283@gmail.com  
1457 Ocean Blvd  
Rye, New Hampshire 03870

**From:** [Deb Federin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:26:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deb Federin  
dfederin@gmail.com  
23 Linda Vista Place  
Monterey, California 93940

**From:** [Crystal Asistio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:25:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Crystal Asistio  
crystal.asistio@gmail.com  
5744 Pattison Lake Dr SE, Unit 1  
Lacey, Washington 98513

**From:** [Mary Anne T Reposa](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:25:34 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Anne T Reposa  
rmmjm@aol.com  
8 Curtis corner  
Wakefield , Rhode Island 02879

**From:** [Ann Zerkel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:25:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Zerkel  
annzerkel@gmail.com



**From:** [Catherine Haskin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:24:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Catherine Haskin  
catherine.haskin@gmail.com  
16811 NE Glisan Street  
Portland, Oregon 97230

**From:** [Shelly Newton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:24:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shelly Newton  
leotkonewton@gmail.com  
947 Derringer Ln  
Henderson, Nevada 89014

**From:** [X Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:23:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

X Harris  
hawaiiansophieus@yahoo.com  
34 Darnley Grn  
Delmar , New York 12054

**From:** [Vivian Marek](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:23:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Vivian Marek  
vivmarek@hotmail.com  
22750 Newtowne Neck Rd  
Leonardtwn MD, Maryland 20650

**From:** [John Wiles](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:22:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Wiles  
jwiles3rd@gmail.com  
5205 Langford Ter  
Durham, North Carolina 27713-6542

**From:** [John Murray](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:22:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Murray  
jpmurray51@icloud.com  
1525 Applecroft Ln  
Cockeysville , Maryland 21030

**From:** [Julie Bernstein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:22:47 PM

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Federal Trade Commission PUBLIC MEETING,

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Americans are struggling with inflation and as a result credit card use has dramatically increased. It is bad enough that grocery monopolies have a strangle hold on the price of food. They raised prices just because they could get away with it well after the issues with shipping improved, past the height of the pandemic. The last thing consumers need now is a monopoly that hikes up credit card fees.

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

Please stop this mega-merger immediately.

Sincerely,

Julie Bernstein

Julie Bernstein  
julie.bernstein.borhani@gmail.com  
2 Oak Circle  
Dover, Massachusetts 02030

**From:** [Annie Riley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:22:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Annie Riley  
amriley46@gmail.com  
4626 Greenhaven Drive  
St. Paul, Minnesota 55127



**From:** [Margie Pryor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:21:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margie Pryor  
margienpryor@gmail.com  
10324 Beverly Dr.  
overland park, Kansas 66207-3802

**From:** [Scott Owens](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:21:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Owens  
sco2333@yahoo.com  
140 N Olympic View Ave  
Sequim, Washington 98382

**From:** [Anthony Castillo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:20:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Castillo  
mrtwolane@yahoo.com  
6071 Lime Ave  
Long Beach, California 90805

**From:** [Marco Ortiz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:20:43 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

No more money to credit card companies. Debt is bad for all non rich Americans.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marco Ortiz  
antony1313@gmail.com  
7414 N Williams Ave  
Portland , Oregon 97217

**From:** [Karen Stacey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:20:35 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Stacey  
karistacey1957@gmail.com  
3534 N Wolcott Ave  
Chicago, Illinois 60657

**From:** [Irene Hilgers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:19:32 PM

---

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Irene Hilgers  
irenehilgers@gmail.com  
1111 Alvarado Ave, Apt 112  
Davis, California 95616-5919

**From:** [Bill Rosenthal](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:19:32 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 deal to acquire Discover Financial Services. This merger would add Discover's 305-million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Rosenthal  
misterbill999@gmail.com  
94-01 64th Rd.  
Rego Park, New York 11374

**From:** [Michelle Hoang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:18:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
M. Hoang

Michelle Hoang  
[nhu.m.hoang@gmail.com](mailto:nhu.m.hoang@gmail.com)  
55 Valle Vista Ave  
Vallejo, California 94590



**From:** [JOHN BROWN](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:18:37 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,

JOHN BROWN  
johnhbrown@verizon.net  
831 Briarwood Lane  
Camp Hill, Pennsylvania 17011

**From:** [tom nizinski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:18:11 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

tom nizinski  
tomnizinski@gmail.com  
1904 s throop  
Chicago , Illinois 60608

**From:** [Shawn Troxell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:17:54 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shawn Troxell  
sbrown3348@yahoo.com  
487 Dallas Street  
New Braunfels, Texas 78130

**From:** [Symphony Barnes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:17:38 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Symphony Barnes  
symphonybarnes@gmail.com  
Chino hills  
Chino Hills, California 91709

**From:** [Stephen Serafino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:17:05 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 Serafino  
sfserafino@gmail.com  
1316 Village 1  
Camarillo , California 93012

**From:** [Kathy Kraus](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:16:57 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Kraus  
kmkraus@gmail.com  
1409 E Churchville Rd  
Bel Air , Maryland 21014

**From:** [Maria Rua](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:16:46 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,

Maria Rua  
phoenix\_chick\_2000@yahoo.com  
7 Hoxey St.  
Paterson, New Jersey 07501

**From:** [Susanna Askins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:16:09 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,

Susanna Askins  
tlknkr@gmail.com  
14640 NE Russell Ct  
Portland, Oregon 97230



**From:** [Ingrid Rochester](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:15:23 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 Rochester  
robandingrid@outlook.com  
13310 Halleluiah Trail  
Elbert, Colorado 80106

**From:** [Lynn Pooley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:15:07 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,

Lynn Pooley  
pooleyed2@gmail.com  
14555 Madison Ave  
Lakewood , Ohio 44107

**From:** [Marilyn Himmel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:14:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marilyn Himmel

1 ANDALUSIA AVE. Apt. 801

Coral Gables, FL 33134

Marilyn Himmel

unfair.trench-0f@icloud.com

1 Andalusia ave. apt.801

Coral Gables, Florida 33134

**From:** [PJ Newburn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:13:47 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

PJ Newburn  
pjnsudz@mac.com  
PO Box 3053  
Jackson, Tennessee 38303

**From:** [Lori Philipsen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:13:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lori Philipsen  
bluskyzahead4me@aol.com  
1812 N Whitney Dr  
Appleton, Wisconsin 54914

**From:** [Rhoda Reynolds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:11:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rhoda Reynolds  
rhoda127reynolds@gmail.com  
3755 N 4th St  
Coeur d'Alene, Idaho 83815

**From:** [Joan Beer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:11:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Beer  
joni6218@yahoo.com  
2565 Cascade Creek Drive  
Jackson, Michigan 49203

**From:** [Dan Dornbrook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:11:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dan Dornbrook  
dornhound@gmail.com  
310 Busse Highway, Unit 242  
Park Ridge, Illinois 60068



**From:** [Kathi Ward](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:11:30 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. Surely no one really believes they want to do this merger to benefit consumers instead of shareholders, not even our lawmakers or the justice department really buy that hogwash.

Sincerely,

Kathi Ward  
kathi.ward@gmail.com  
727 27th Ave N  
St. Petersburg, Florida 33704

**From:** [Kerry Canfield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:10:19 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,

Kerry Canfield  
keriz.cornfield@gmail.com  
4915 SE 45th Avenue  
Portland, Oregon 97206

**From:** [Francine Kubrin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:10:18 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,

Francine Kubrin  
fkubrin@gmail.com  
11628 Montana Ave.  
Los Angeles, California 90049

**From:** [Julius Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:09:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julius Anderson  
jfamkt@gmail.com  
54 Cheswold Blvd Apt 208, 9  
Newark, Delaware 19713-4178

**From:** [Andrea Cain](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:08:53 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. Federal regulators are the problem for allowing this takeover of our country along with these two dominating political parties.

Sincerely,

Andrea Cain  
andreakearns867@gmail.com  
415 Linden St  
Fall River, Massachusetts 02720

**From:** [Lisa Heard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:08:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Heard  
lisahearddonald@gmail.com  
P.O. Box 2403  
Palm Beach, Florida 33480

**From:** [Cynthia Parsons](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:08:43 PM

---

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Federal Trade Commission PUBLIC MEETING,

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However, with the implementation and intent of the CBDC, we seniors and others will have neither access to our savings nor access to credit card borrowing, at any price. By allowing this merger, America is getting another shove to Corporativism, to hell with Capitalism. Back in the 60s we used to demand "Tax the Banks". Capital One would be a good place to start.

Would help towards the trillions of dollar debt mess the so called economic experts have created.

Sincerely,  
Cynthia Parsons  
Northern Virginia

Cynthia Parsons  
cynthiaparsons@verizon.net  
214 BELMONT DR SW  
Leesburg, Virginia 20175

**From:** [Lisa Jacobson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:08:43 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Jacobson  
sheltergate@gmail.com  
2413 Mexia Avenue  
TALLAHASSEE, Florida 32304



**From:** [Raymond Crannell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:08:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Raymond Crannell  
rccrannell@gmail.com  
15 Martindale Av  
Hudson Falls, New York 12839

**From:** [Joan Murray](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:07:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Murray  
jasmurray24@gmail.com  
3330 Grand View Blvd  
Los Angeles , California 90066

**From:** [Amanda Groziak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:07:16 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amanda Groziak  
amanda.groziak@gmail.com  
2950 Bixby Lane, Apt E309  
Boulder, Colorado 80303

**From:** [Scott Bishop](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:07:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Bishop  
sbishop@oly-wa.us  
1710 Giles NW  
Olympia, Washington 98502

**From:** [Jason Crawford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:06:58 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.

Thank you.

Jason Crawford  
jrobcrawl@aol.com  
3224 Randy Rd, Lancaster, PA, USA  
Manheim Twp, Pennsylvania 17601

**From:** [kathryn dodds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:06:22 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 dodds  
k9kath@gmail.com  
48 Arlene Ct  
Brick, New Jersey 08724

**From:** [Anita Brandariz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:06:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anita Brandariz  
anna12lago16@aol.com  
13 Willow  
NYC, New York 11201

**From:** [PAMELA WALLACE](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:06:04 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

PAMELA WALLACE  
paw49wallace@gmail.com  
PINE  
MEADVILLE, Pennsylvania 16335



**From:** [Michele Hondo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:06:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michele Hondo  
michele@danismaui.com  
230 S Alu Rd Apt 96793  
Wailuku, Hawaii 96793

**From:** [Kaylie Olson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:04:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kaylie Olson  
kaylie.olson06@gmail.com  
E7465 Cty Rd N  
Colfax, Wisconsin 54730

**From:** [Leo Buckley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:04:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leo Buckley  
buckleo666@gmail.com  
78 Sycamore St  
San Francisco, California 94110

**From:** [Daphne Dixon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:04:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daphne Dixon  
ddthunderbird453@gmail.com  
16225S.DamenAve.  
Markham, Illinois 60428

**From:** [Robert Almeida](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:03:44 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Almeida  
chrisrob1@optonline.net  
377 Richard Court  
Pomona, New York 10970

**From:** [Mary Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:03:38 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Cook  
marycookmahome@gmail.com  
25129 Doria Ave  
Lomita, California 90717

**From:** [Carol Gordon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:02:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Gordon  
thecarolanngordon@gmail.com  
2801 Glendower Ave  
Los Angeles, California 90027

**From:** [Darcy Skarada](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:02:37 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darcy Skarada  
dskarada@gmail.com  
10976 Rosa Trail  
Kelseyville, California 95451



**From:** [Nancy Treffry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:02:30 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Treffry  
nancytreffry@gmail.com  
19221 Pioneer Place  
Aromas, California 95004

**From:** [Elizabeth Watts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:01:36 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Watts  
shook\_behests05@icloud.com  
2030 Santa Clara St.  
Richmond, California 94804

**From:** [Joseph White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:01:23 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 White  
j6aybee9@yahoo.com  
PO Box 1552  
Cedar Rapids, Iowa 52406

**From:** [Gale Espinosa](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:00:30 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,

Gale Espinosa  
galeny13@gmail.com  
1722 W st Moritz Ln  
Phoenix, Arizona 85023

**From:** [Cindy DiCarlo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:51 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy DiCarlo  
ccindy5659@gmail.com  
15 Niantic Trail  
West Greenwich , Rhode Island 02817

**From:** [richard jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:49 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

richard jackson  
rsjmd9@aol.com  
40 john st  
Shelburne, Vermont 05482

**From:** [Andrew Sheppard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrew Sheppard  
mediawork@eircom.net  
17 The Chase  
Bellmead, Offaly 99999

**From:** [S.M. McFarland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

S.M. McFarland  
susanmcf11@gmail.com  
11 Trish Ct SE  
Acworth, Georgia 30102-3097



**From:** [Helga Burkhardt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:12 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,

Helga Burkhardt  
muttskibu@gmail.com  
1453 NW Childs Road  
White salmon, Washington 98682

**From:** [Ruth Steger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:58:16 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,

Ruth Steger  
stegerruth@aol.com  
3826 17th Street N  
St. Petersburg , Florida 33702

**From:** [Kimberly Hoffman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:57:37 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kimberly Hoffman  
hoffmankimberly@hotmail.com

**From:** [Necia Wakefield-Franklin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:56:51 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Necia Wakefield-Franklin  
necia8888@aol.com  
3323 North Crest Drive  
Long Beach , California 90807

**From:** [Allen Knapp](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:56:22 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,

Allen Knapp  
thegiftofmadness@gmail.com  
910 13th St NW  
Cedar Rapids , Iowa 52405

**From:** [Deb Darke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover Mega-Merger.  
**Date:** Saturday, May 25, 2024 6:55:42 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, limit competition and reduce banking options for consumers nationwide. A bank that owns a network isn't regulated at all on its own network. And because of that, Capital One, if allowed to buy Discover, can set prices in ways its rivals can't. Capital One's CEO Richard Fairbank made clear that's a key rationale for the deal. After this merger, Capital One will have millions of merchants at its mercy, merchants who will have the choice to either lose customers who want to use Discover, or accept higher fees and more intrusive rules from Capital One. Capital One will gain a funding advantage as a bank and become 'Too Big to Fail' if it acquires Discover. Additionally, Discover is a large issuer of credit cards, and the bigger the credit card issuer, the higher the prices banks tend to charge. If Capital One buys Discover, it'll jump to the number-one largest credit card issuer. But the pricing power it will acquire as the owner of Discover is a core stated reason for the merger.

This deal is not good for the American people. A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Deb Darke  
nrhc@debdarke.com  
16 Willowbrook Lane  
Worcester, Massachusetts 01609

**From:** [Dorothy Jordan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:55:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Jordan  
dorrie.jordan@gmail.com  
1407 Abbott Rd  
Lynden, Washington 98264

**From:** [George Fasnakis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:55:23 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,

George Fasnakis  
aq7016@wayne.edu  
927 Minnesota dr  
Troy, Michigan 48083



**From:** [Matthew Thompson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:55:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Matthew Thompson  
North Riverside, IL 60546

Matthew Thompson  
thompsonmatthew50@gmail.com  
8033 W 29th Ct.  
North Riverside, Illinois 60546

**From:** [Morgan Longmate](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:55:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Morgan Longmate  
mlongma13@gmail.com  
18 Deer Path Drive  
Albany, New York 12205

**From:** [corinne brookes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:53:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

corinne brookes  
wereartsy@gmail.com  
2014 county highway 22  
richfield springs, New York 13439

**From:** [Jonathan Futch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:53:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Futch  
nuznvuz@gmail.com  
274 Tesuque Village Road, Unit 675  
, New Mexico 87574

**From:** [Antonino Erba](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:53:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Antonino Erba  
1poprocker@gmail.com  
672 12 Central Ave Apt 203  
DUBUQUE, Iowa 52001

**From:** [Kay Glinsman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:48:52 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,

Kay Glinsman  
lkginsman@aol.com  
2276 Nyssa  
Loveland , Colorado 80538

**From:** [Cheryl Eames](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:48:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Eames  
ceeames@yahoo.com  
18815 N Concho Cir  
Sun City, Arizona 85373

**From:** [C B](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:48:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

C B

charsarb13@gmail.com

3 rosewood lane

Suffern , New York 10901



**From:** [Jonathan Rittenhouse](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:48:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Rittenhouse  
jrittenho@gmail.com  
234 Rutledge Avenue, Unit D  
Charleston, South Carolina 29403

**From:** [Connie Loveland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:47 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,

Connie Loveland  
connield12@gmail.com  
26280 Hanover Ln  
Laguna Hills, California 92653

**From:** [Denise Losoya](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Losoya  
deniselosoya1995@yahoo.com  
4829 Greencreek dr  
Las vegas, Nevada 89110

**From:** [Diana Holland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Holland  
dholland509@gmail.com  
500 Brune Street  
Baltimore , Maryland 21201

**From:** [Kevin Russell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Russell  
kevinrussell1958@yahoo.com  
1055 W.7th Ave. #5  
Eugene, Oregon 97402-4651

**From:** [Aram Azadpour](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Aram Azadpour  
aram.azadpour@gmail.com  
200 S. Main St.  
Grapevine, Texas 76051

**From:** [Dominique M Reveneau](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:46:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dominique M Reveneau  
ibanezer83@gmail.com  
204 Southeast 53rd Avenue  
Portland, Oregon 97215

**From:** [Gary Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:46:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Nelson  
greedn111@gmail.com  
2010 Meadow Lane  
Orrville, Ohio 44667



**From:** [Nora Rhan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:45:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nora Rhan  
anastasiaynnstar77@gmail.com  
821 e chandler ave  
Evansville, Indiana 47713

**From:** [Mike Kuhlenbeck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:44:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike Kuhlenbeck  
writermikekuhlenbeck@gmail.com  
2105 61st St.  
Urbandale, Iowa 50322

**From:** [Susan Shouse](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:44:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Shouse  
sshouse64@gmail.com  
2919 Leonard Drive  
Everett, Washington 98201

**From:** [Briar Gracey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:44:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely, Briar Gracey

Briar Gracey  
briargracey99@gmail.com  
1555 Ridgeview Drive, Apt 110  
Reno, Nevada 89519

**From:** [Jane Butler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:43:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Butler  
butlertwins97@aol.com  
314 Wildrose dr  
HEDGESVILLE, West Virginia 25427

**From:** [Patricia Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:43:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Anderson  
pata@chartermi.net  
599 M553  
Marquette, Michigan 49855

**From:** [Richard Payne](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:43:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Payne  
nelo3345@gmail.com  
18925 SW Cascadia  
Beaverton, Oregon 97078

**From:** [net henden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:42:36 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

net henden  
renette.doggett@yahoo.com  
123 abc st  
norfolk, Virginia 23503



**From:** [PEGGY YORK](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:42:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

PEGGY YORK  
cascobaycyano207@gmail.com  
128 Summit Park Ave,  
PORTLAND, Maine 04103

**From:** [Julia VandeGrift](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:42:08 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Julia VandeGrift  
juliavdg@icloud.com  
3904 S PRAIRIE HILL LN  
MILWAUKEE, Wisconsin 53228

**From:** [Paul Hartig](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:42:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Hartig  
cogentallc@gmail.com  
76 S Peak Trl  
Boulder, Colorado 80302

**From:** [Debra Metzger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:42:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debra Metzger  
dmetzger1952@gmail.com  
181 Buttermilk Hollow rd  
Irwin, Pennsylvania 15642

**From:** [Joan Abruzzo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:41:53 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Joan Abruzzo  
joanbayside@yahoo.com  
1815 215 St.  
Bayside, New York 11360-2132

**From:** [Greg Goodwin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:41:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Greg Goodwin  
anandashik7@gmail.com  
1039 Ne 94th St.  
Seattle, Washington 98115

**From:** [Richard Watson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:41:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Watson  
rwatson35@hotmail.com  
4709 Falcon Ave.  
Long Beach, California 90807

**From:** [Glenn Knoblock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:41:12 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Glenn Knoblock  
glenndandy1@yahoo.com  
12 Emery Street  
Joliet , Illinois 60436



**From:** [Esau Chavez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:40:21 PM

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Esau Chavez  
esauchavez95@gmail.com  
4145 W 80th Place  
Chicago, Illinois 60652

**From:** [Fred Greef](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:39:41 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,

Fred Greef  
fredgreef@gmail.com  
249 Bates Rd  
White Salmon, Washington 98672

**From:** [Vic Sytzko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:39:24 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,

Vic Sytzko  
veemansytzko@gmail.com  
0-47 27th Street  
Fair Lawn , New Jersey 07410

**From:** [Donald Dicklich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:39:13 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,  
Donald Dicklich

Donald Dicklich  
dicklichd@gmail.com  
9633 E Holiday Way  
Chandler, Arizona 85248

**From:** [Ellen Isaly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) STOP the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 10:35:00 PM

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Federal Trade Commission PUBLIC MEETING,

The proposed Capital One/Discover merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Isaly  
esisaly@sbcglobal.net  
2923 Rambling Drive  
Dallas, Texas 75228

**From:** [C. H.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) STOP the CREDIT ONE/DISCOVER MEGA-merger NOW!!  
**Date:** Saturday, May 25, 2024 8:44:00 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately. CONSUMERS are being taken at every turn. It's time we caught a break from this constant gouging.

Sincerely,

C. H.

helcat11.16@gmail.com

P. O. Box 530533

Saint Petersburg, Florida 33747

**From:** [Martin Iseri](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:59:54 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, aka free markets and capitalism, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Martin Iseri  
iserimartin@gmail.com  
4267 Bannister Road  
Fair Oaks, California 95628

**From:** [Barbara Reuter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Mega-Merger!  
**Date:** Saturday, May 25, 2024 11:32:52 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

We have long ago stopped doing business with large banks and big bank credit cards, and here's why: we can't afford them! Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Reuter  
reuternews@icloud.com  
5261 S. Civano Blvd.  
Tucson, Arizona 85747



**From:** [Nancy Linder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Merger of Capital One and Discover credit cards- which is bad for customers and retailers  
**Date:** Saturday, May 25, 2024 9:15:24 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.

The mega-merger could cause an interest rate hikes even higher that they are now for consumers, and retailers could be forced to pay higher transaction fees. The credit card industry is already a price fixed industry whereas retailers are forced to pay the same transaction fees for every credit card purchase, raising the prices on customers for goods and services. The credit cards continue to raise their interest rates on remaining balances, which usually is lock and step across all cards. Price fixing is illegal, and I know that other industries do it but it's wrong and ethical.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Linder  
nancylinder1@sbcglobal.net  
48 Rakestraw Mill Rd  
Hiram, Georgia 30141

**From:** [Pamela Zanelli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the RIPOFF Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:35:38 PM

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Federal Trade Commission PUBLIC MEETING,

THIS MERGER PROMOTES UNACCOUNTABLE GREED, AND IS ANOTHER CORPORATE RIPOFF OF CONSUMERS!!! Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

AS REGULATORS, DO YOU REALLY HAVE TO TAKE THE PULSE OF THE BESEIGED PUBLIC??? If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

STOP THIS MERGER!! Federal regulators, do your job: you must stop this mega-merger immediately, the only entity that benefits would be the bloated banks themselves.

Sincerely,

Pamela Zanelli  
pamzanelli1@gmail.com  
3100 Park Ave.  
Tustin, California 92782

**From:** [Tom Conklin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (YOU MUST Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:48:56 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,

Tom Conklin  
tom@webscope.com  
P. O. Box 440  
Rutherford, New Jersey 070700440

**From:** [singgih t](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] block Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:00:31 PM

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Federal Trade Commission PUBLIC MEETING,

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

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market. Credit card issuers are already gouging both consumers and merchants. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide. Both consumers and merchants would likely face even more exorbitant fees.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

singgih t  
unojodelacara@gmail.com

---

san jose, California 95123

**From:** [Tammy Lettieri](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Break Up the Banks! Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:18:51 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

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

**From:** [Dennis O'Neill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] CapitolOne-Discover merger  
**Date:** Saturday, May 25, 2024 7:03:59 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,

The capture of federal regulatory bureaucracies such as the FDA, EPA, USDA, FTC, and numerous others along with most members of Congress by corporations is despicable, and harmful to citizens of the U.S.

As one example, when I worked for GlaxoSmithKline I was told by an executive that Congress allowed PhRMA to write the Medicare Modernization Act as a give away to Big Pharma. The MMA is the largest expansion of our federal government into healthcare since the creation of Medicare. It didn't surprise me because our federal government is not much more than an extension of corporate interests. The recent murder, and permanent maiming of Americans using modRNA bioweapons mislabeled covid19 vaccines is overt democide.

It would be best for consumers if the CapitalOne Discover merger were stopped but I don't expect that given our feral federal government.

Sincerely,

Dennis O'Neill

Dennis O'Neill  
dennisonell14@gmail.com  
1436 N. Harlem Ave.  
Chicago, Illinois 60305

**From:** [Susan Worden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Credit One Discover Merger  
**Date:** Saturday, May 25, 2024 8:39:44 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,

Susan Worden  
cocoa.charlot@gmail.com  
508 three rivers  
Rio Vista, California 94571

**From:** [Eileen Arena](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] ENOUGH! Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:01:46 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,

Eileen Arena  
pennycandy105@gmail.com  
56 Hell Neck Road  
Salem, New Jersey 08079



**From:** [Ellen Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Mergers only hurt consumers!!!!!!  
**Date:** Saturday, May 25, 2024 9:22:16 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,

Ellen Johnson  
ellenjohnson275@gmail.com  
105 Maebeth St  
Springfield, Massachusetts 01119

**From:** [Sylvia Lambert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Multiple options make a healthy economy..(PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 11:45:40 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. Don't take away my quality Discover service.

Sincerely,

Sylvia Lambert  
sml dancer37@gmail.com  
PO Box 78  
Interior, South Dakota 57750

**From:** [Seth Roseman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No Credit One/Discover merger  
**Date:** Saturday, May 25, 2024 10:06:49 PM

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Federal Trade Commission PUBLIC MEETING,

One of America's largest banks, Capital One, has unveiled a \$35.3 billion bid to acquire Discover Financial Services. This colossal merger would unite Discover's 305 million cardholders with Capital One's 100 million customers, forging the nation's sixth-biggest bank with unparalleled dominance in the credit card market.

If allowed to proceed, this deal would further concentrate power within the lending industry, making it harder to hold these financial behemoths accountable. It would stifle competition and deprive consumers of viable banking alternatives nationwide.

A thriving economy depends on vigorous competition. This proposed merger jeopardizes this tenet by entrenching corporate consolidation.

Regulators must intervene decisively to block this anti-competitive merger and safeguard a level playing field for all market participants and consumers alike.

Sincerely,

Seth Roseman  
sethroseman@gmail.com  
2844 Woodmont Dr.  
York, Pennsylvania 17404

**From:** [Cynthia McNamara](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] NO to the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 9:11:08 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,

Cynthia McNamara  
cynthia\_mcnamara@yahoo.com  
P.O. Box 25991  
Albuquerque, New Mexico 87125

**From:** [thalia lubin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:21:12 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

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

Sincerely,

thalia lubin  
thalia@thaliaproductions.com  
11 palm circle  
woodside, California 94062

**From:** [Susan Heath](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 9:55:32 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,

Susan Heath  
forbux@hotmail.com  
2552 Mt Vernon St SE  
Albany, Oregon 97322

**From:** [Lori Stefano](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] PLEASE!!! Stop the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 7:05:41 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lori Stefano  
lorilstefano@gmail.com  
22440 Vale Court SE  
Yelm, Washington 98597

**From:** [Teresa DeLorenzo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Say NO toCredit One/Discover Merger.  
**Date:** Saturday, May 25, 2024 6:56:57 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,

Teresa DeLorenzo  
tde@teleport.com  
93121 Knappa Dock Road  
Astoria, Oregon 97103



**From:** [Harry Gottlieb](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop Further Consolidation of Credit Card Issuers.  
**Date:** Saturday, May 25, 2024 9:12:45 PM

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Federal Trade Commission PUBLIC MEETING,

The credit card industry is already driving small businesses crazy with increasing fees. Less competition isn't a prescription for reversing that trend. Reject the Credit One/Discover mega-merger.

Capital One, one of the US's largest banks announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's 100 million existing customers, creating the nation's sixth largest bank. Another bank too big to fail? Who paid for the last big bank bailout??

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

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

Federal regulators must stop this mega-merger.

Sincerely,  
Harry B. Gottlieb

Harry Gottlieb  
[harrybgottlieb@verizon.net](mailto:harrybgottlieb@verizon.net)  
1734 Academy Lane  
Havertown, Pennsylvania 19083

**From:** [Dan DiLeva](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:38:13 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

The whole world is watching, as capitalism reaches its end stage,

Dan DiLeva  
smusim@hotmail.com  
P.O. Box 45343  
Seattle, Washington 98145

**From:** [Aimee Blasigh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 8:09:35 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Aimee Blasigh  
ablasigh@yahoo.com  
724 Banyan Ct  
San Marcos, California 92069

**From:** [Michael Cunningham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:39:15 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,

Michael R. Cunningham

Michael Cunningham  
michaelrbcunningham@icloud.com  
1303 West Lake Lansing Rd  
East Lansing, Michigan 48823

**From:** [Jason March](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:37:32 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,  
Jason March

Jason March  
jasonmarch816@gmail.com  
2317 Green Tree Ct.  
Lindenhurst, Illinois 60046

**From:** [Mike Hoban](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:30:32 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. Taxpayers do Not need anymore "mega" companies to deal with. Heck we don't need anymore medium size companies merging.

Sincerely,  
Mike Hoban

Mike Hoban  
mkhoban@hotmail.com  
2351 Pasco Road  
Cle Elum, Washington 98922

**From:** [Tina Krauz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 7:16:48 PM

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Federal Trade Commission PUBLIC MEETING,

This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market.

This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

This merger is not in the public's interest and we are aware this is only to help the wealthy!

Sincerely,

Tina Krauz  
sauutooth02@gmail.com  
231 E Superior St.  
Duluth, Minnesota 55802-2132

**From:** [Betsy Tatlock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:59:17 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services.

This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence in the lending market.

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

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

This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Betsy Tatlock  
betz.tatlock@gmail.com  
37801 N Cave Creek Rd #37  
Cave Creek, Arizona 85331



**From:** [Janice Wilfing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover Mega-merger.  
**Date:** Saturday, May 25, 2024 6:47:03 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,

Janice Wilfing  
jwilfing12@gmail.com  
1919 Perkins Dr  
Springfield, Ohio 45505

**From:** [Dania Duran](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 10:17:47 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,  
Dania

Dania Duran  
daniaduran9178@yahoo.com  
3320 Maine Avenue  
Baldwin Park, California 91706

**From:** [Jason Waldo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the monopolistic Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:56:24 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,

Jason Waldo  
jw229@protonmail.com  
590 Anderson Rd  
Sweetwater, Tennessee 37874

**From:** [Glory Arroyos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the steal!  
**Date:** Saturday, May 25, 2024 7:32:35 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Glory Arroyos  
garroyos@mac.com  
3100 Garden Villa Ln  
Austin, Texas 78704

**From:** [Rita Meuer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] We don't need another monopoly!  
**Date:** Saturday, May 25, 2024 8:08:29 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,

Rita Meuer  
ritameuer@yahoo.com  
1422 Wheeler Road  
Madison , Wisconsin 53704

**From:** [Gregory Mishaga](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] ! (PUBLIC MEETING) Stop the Credit One/Discover mega-merger !  
**Date:** Saturday, May 25, 2024 5:20:17 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gregory Mishaga  
gjmishaga@gmail.com  
5834 E Edison St  
Tucson, Arizona 85712

**From:** [Marilyn Thompson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) All we need is another giant financial debacle! Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:23:10 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,

Marilyn Thompson  
marilyn723@gmail.com  
815 Grand Ave  
Grand Junction, Colorado 81501

**From:** [Julia Hartman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Do not allow the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:04:18 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,

Julia Hartman  
jhartman51@hotmail.com  
70 Dalmatian Trail  
Alexander, North Carolina 28701



**From:** [Jesse Weil](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Please, Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:20 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,

I'm a big user of credit cards, for many years. They are great to use, but it's good that there should be healthy competition between the various credit card companies to protect the users from unreasonable fees.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jesse Weil  
jesse.weil@ek.hun-ren.hu  
3451 Redcoach Trail  
Budapest, Kentucky 40517

**From:** [Dave Slotter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:44:40 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,

Dave Slotter  
slotter+politics@gmail.com  
710 Dacula Road  
Dacula, Georgia 30019

**From:** [Max Freedman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop — STOP! — the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:11:22 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,

Max Freedman  
maxsfreedman@gmail.com  
1915 Wharton St, Apt 3  
Philadelphia, Pennsylvania 19146

**From:** [Robin Dax](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:06:07 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,

Robin Dax  
turtle979@yahoo.com  
2494 Amber Orchard Ct E, Unit 203  
Odenton, Maryland 21113

**From:** [Aidan Hughlett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 5:19:48 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,

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

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

A successful democracy requires an economy that benefits all, but this proposed merger threatens it along with the idea that a healthy economy requires robust competition.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Aidan Hughlett  
aidanh117@icloud.com  
2 Briarcliff Ln  
South Hamilton, Massachusetts 01982

**From:** [Alice Nicholson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:38:50 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,

Alice Nicholson  
anicholson@currently.com  
4516 7th Ave NE Apt. B6  
Seattle, Washington 98105

**From:** [Rollin Odell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:38:22 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,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rollin Odell  
rolodell4@gmail.com  
13210 NE James Way  
Kingston, Washington 98346

**From:** [aster schaefer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:37:58 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,

aster schaefer  
ootinooti@gmail.com  
2615 e fort lowell rd  
tucson, Arizona 85716



**From:** [Eugenia Haggin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:37:14 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eugenia Haggin  
thehaggins2@gmail.com  
15705 SE 26th Street  
BELLEVUE, Washington 98008

**From:** [Nasira Abdul-Aleem](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:36:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nasira Abdul-Aleem  
nasira.sabria@gmail.com  
4705 Market St., #1  
Oakland, California 94608

**From:** [Cynthia White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:36:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cynthia White  
cynwhite1352@gmail.com  
1352 East Colter Street  
Phoenix, Arizona 85014

**From:** [Len Clark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:36:07 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,

Len Clark  
lcbenefits@gmail.com  
178 Overfield Rd  
East Greenwich, Rhode Island 02818

**From:** [Charmaine Webb](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:36:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charmaine Webb  
rainbowfrogred@gmail.com  
2070 Lima Street  
Aurora, Colorado 80010

**From:** [Patricia Daniels](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:35:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must STOP this mega-merger immediately.

Sincerely,

Patricia Daniels  
pdaniels1098@gmail.com  
7563 Belle Grae Dr  
Manassas, Virginia 20109

**From:** [Martha Fitzgerald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:35:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Fitzgerald  
mfitzgerald28@gmail.com  
9123 Pinnacle Cir  
Windermere , Florida 34786

**From:** [Janet Pielke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:35:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Pielke  
jvop43@gmail.com  
1589 Webster Ave  
Claremont, California 91711



**From:** [Anna Aydinyan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:35:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anna Aydinyan  
aydinyana@kenyon.edu  
202 College Park Street  
Gambier, Ohio 43022

**From:** [Benjamin Bradford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:34:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Benjamin Bradford  
benjamint.bradford@gmail.com  
1975 North Beachwood Drive Apartment 110  
Los Angeles, California 90068

**From:** [Molly Hauck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:34:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Molly Hauck  
drmollyhauck@gmail.com  
3900 Decatur Avenue  
Kensington, Maryland 20895-1531

**From:** [Barbara Rosenthal](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:33:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Rosenthal  
bbarb9@gmail.com  
11275 Westminster Ave  
Los Angeles, California 90066

**From:** [Sue Rooney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:33:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Sue Rooney

Sue Rooney  
rooneysue1000@gmail.com  
3411 156th St NW  
Stanwood, Washington 98292

**From:** [Janet Wolfe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:33:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Wolfe  
revjanet@tznet.com  
1309 N. Hinman Ave., Apt.404  
Marshfield, Wisconsin 54449

**From:** [Ron Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:33:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ron Moore  
designs.sifter-0q@icloud.com  
117 Estate Dr  
Poplar Bluff, Missouri 63901

**From:** [Carol Kummer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:33:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Kummer  
crkummer@hotmail.com  
4326 KOPPEN RD  
Pittsville, Wisconsin 54466



**From:** [dennis diemand](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:32:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

dennis diemand  
ddiemand@verizon.net  
pob 43  
cataumet, Massachusetts 02534

**From:** [Alexis Brennan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:32:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexis Brennan  
alexis.brennan722@gmail.com  
36310 Avondale St  
Westland, Michigan 48186

**From:** [David Zabriskie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:32:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Zabriskie  
zabdart@gmail.com  
615 Barker St.  
Hawley, Pennsylvania 18428

**From:** [Victoria Maxson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:31:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Victoria Maxson  
victoriagmaxson@gmail.com  
Ada  
Mountain View, California 94043

**From:** [Martha Mc Cully](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:31:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Mc Cully  
memarthamcc@aol.com  
816 North Euclid Avenue, Pittsburgh, PA, 15206  
PITTSBURGH, Pennsylvania 15206

**From:** [Robin Patten](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:31:46 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Patten  
aweeble25@gmail.com  
4301 S Bryant Ave apt 131  
Oklahoma City , Oklahoma 73115

**From:** [Lin Wages](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:31:28 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lin Wages  
lwages@gmail.com  
1420 28th st., Suite 200  
Boulder, Colorado 80303

**From:** [Sheila Erlbaum](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:30:31 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Erlbaum  
sjerlbaum@gmail.com  
7150 Bryan St.  
Philadelphia, Pennsylvania 19119-2406



**From:** [shelly mckinley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:30:26 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,

shelly mckinley  
bookworm1959@gmail.com  
1311 Mockingbird Drive  
West Hurley, New York 12491

**From:** [Judith Borcz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:30:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Borcz  
judy@norquay.com  
75 Fox Hollow Lane  
Redwood City, California 94062

**From:** [Audrey Uratani](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:29:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Audrey U.

Audrey Uratani  
mv96822@gmail.com  
4292 Hawk St.  
SanDiego , California 92103

**From:** [Erin Barnes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:29:45 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,

Erin Barnes  
matsukaze1818@hotmail.com  
1030 E Court St Apt 9  
Iowa City, Iowa 52240

**From:** [Sarah Joyce](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:29:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Joyce  
sjoyce87@gmail.com  
2337 N 2nd St  
Harrisburg, Pennsylvania 17110

**From:** [Jill Turco](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:29:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Turco  
jillylovespugs@gmail.com  
2428 Manton St  
Philadelphia, Pennsylvania 19146

**From:** [Dallas Windham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dallas Windham  
medic4059@yahoo.com  
2101 S Hill Dr  
Irving , Texas 75038

**From:** [Ian James](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:42 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,

Ian James  
ianwjames@outlook.com  
12 Honeywood  
Newcastle under Lyme, England ST5 9PT



**From:** [Pat Bailey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:36 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Bailey  
honey08girl@gmail.com  
814 Parson Thorne Apts  
Seaford, Delaware 19973

**From:** [Thomas Holley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Holley  
thomasholley@icloud.com  
1711 NE 125th Ave  
Portland, Oregon 97230-1802

**From:** [Larry Kimball](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover competition killing mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:27 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. No more monopolistic actions by these huge corporations. With every "mega-merger" competition dies.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Larry Kimball  
kimball.magnuson@hughes.net  
1467 RED FEATHER RD  
COTOPAXI, Colorado 81223

**From:** [Johnny Pflugrad](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:28:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Johnny Pflugrad  
wirefox212@gmail.com  
8037 50th Ave  
Pleasant Prairie, Wisconsin 53142

**From:** [Julie Hansen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:26:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Hansen  
julieellen56@gmail.com  
325 S Juniper St  
Freeman, South Dakota 57029-2224

**From:** [Cindy Kerekes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:26:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Kerekes  
demelza888@aol.com  
2 Lewis st  
wharton, New Jersey 07885

**From:** [Edna Spears](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:26:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edna Spears  
espears383@gmail.com  
1152 Metcalf Ave 2nd Fl  
Bronx, New York 10472

**From:** [Janet Harwell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:25:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Harwell  
bbjanet1@gmail.com  
270 Jones Hill Road  
Jefferson, New York 12093



**From:** [Jeanne Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:25:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeanne Davis  
jeanne.hiscox@gmail.com  
79 Healy Rosd  
Dudley, Massachusetts 01571

**From:** [SHARON BYERS](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:24:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
S. Byers

SHARON BYERS  
sibyers@gmail.com  
13042 Stanbridge Ave  
Downey, California 90242

**From:** [Daniel Henling](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:24:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Henling  
dhenling@gmail.com  
1412 NW 61st ST Apt 2  
Seattle, Washington 98107

**From:** [Kimberly Wick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:24:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kimberly Wick  
kwickflea@gmail.com  
26001 NW Hwy 47  
OR, Oregon 97109

**From:** [Wendy Walz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:23:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Walz  
wswalz@yahoo.com  
22308 Lilac Way  
Forest Lake, Minnesota 55025

**From:** [Toni Logan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:23:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Toni Logan  
telogan14@gmail.com  
5712 Shaw Dr., same  
Marble Falls, Texas 78654

**From:** [Nancy Bayer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:22:26 PM

---

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Bayer  
bayer.nancy@gmail.com  
312 E Jackson St  
Mexico, Missouri 65265

**From:** [Jeanette Seguin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:22:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeanette Seguin  
jnrs503@aol.com  
503 75th Pl. Sw  
Everett, Washington 98203



**From:** [Carl Stapler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:21:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carl Stapler  
wystaplers@hotmail.com  
104 Grand View Circle  
Evanston, Wyoming 82930

**From:** [James Schoettler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:21:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Schoettler  
james.a.schoettler@gmail.com  
1906 Eleanor Avenue  
Saint Paul, Minnesota 55116-1323

**From:** [Marilyn Thompson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:21:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marilyn Thompson  
marilyn723@gmail.com  
815 Grand Ave  
Grand Junction, Colorado 81501

**From:** [Harry Swope](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:21:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Harry Swope  
hfswope@gmail.com  
5902 Canyonside Road  
La Crescenta, California 91214

**From:** [Andrew Isoda](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:20:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrew Isoda  
druw.hagi10@gmail.com  
PO Box 13999  
Lahaina, Hawaii 96761

**From:** [Lindarae Schmidt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:20:53 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lindarae Schmidt  
lindarae-schmidt@hotmail.com  
136 dinnerbell road  
Butler , Pennsylvania 16002

**From:** [Gertrude Battaly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:20:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gertrude Battaly  
merlin@pipeline.com  
112 Chelsea Rd  
White Plains, New York 10603

**From:** [Ellen Halbert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:20:07 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.

Please stop this mega-merger immediately. Thank you.

Sincerely,

Ellen Halbert  
ehalbert23@gmail.com  
46464 Cherryfield Ln  
Drayden , Maryland 20630



**From:** [Jane Arnold](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:19:57 PM

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Federal Trade Commission PUBLIC MEETING,

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I thought that our financial system was based on competition, not cartels.

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Arnold  
arnoldj@post.harvard.edu  
45 Blaisdell Avenue  
Pawtucket, Rhode Island 02860

**From:** [Juliann Rule](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:19:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Juliann Rule  
schugrule@aol.com  
35002 115th Ave.  
Avon, Minnesota 56310

**From:** [Jackie Pomies](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:19:46 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jackie Pomies  
jbpomies@yahoo.com  
1271 38th Avenue  
San Francisco, California 94122

**From:** [May Louie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:19:46 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

May Louie  
maylouie3@gmail.com  
101 Verndale St  
Brookline, Massachusetts 02446

**From:** [Emilee Ann Wasiewski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:19:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Emilee Ann Wasiewski  
duneghanima@gmail.com  
11507 Caballo Lake Drive  
El Paso, Texas 79936

**From:** [Kathleen Stevens](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:18:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Stevens  
kathystevens17@gmail.com  
715 Judson Street  
Lynden , Washington 98264

**From:** [Merisa Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:17:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Merisa Davis

Merisa Davis  
pokegirl\_m@hotmail.com  
3345 Brooke St  
Denton, Texas 76207

**From:** [Cheri Stephenson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:17:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheri Stephenson  
101pointmarinln@gmail.com  
57425 E Hwy 125,#101  
Monkey Island , Oklahoma 74331



**From:** [Isabel Sena](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:17:24 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Isabel Sena  
sena\_isabel@hotmail.com  
3438 85th Street  
Jackson Heights, New York 11372

**From:** [Jackie Stewart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:16:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jackie Stewart  
cupidandbeau@gmail.com  
P.O. Box 19  
Clayton, California 94517

**From:** [Bruce Wimberley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:16:15 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bruce Wimberley  
brucepaulw@hotmail.com  
770 W Imperial Avenue  
El Segundo, California 90245

**From:** [Patti Rice](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:15:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patti Rice  
pjrice270@gmail.com  
270 Bluff Street  
Ishpeming , Michigan 49849

**From:** [Mike Tanucci](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:15:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mike Tanucci  
Mtanucci@gmail.com  
12 G Colonial Drive  
Little Falls, New Jersey 07424

**From:** [Ann Schaer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:15:15 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Schaer  
arschaer49@gmail.com  
12 Old County Rd  
Waldoboro, Maine 04572

**From:** [Andrew Hefner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 6:15:07 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,

Andrew Hefner  
ach.k9rescue@gmail.com  
709 pleasant dr.  
durham, North Carolina 27703

**From:** [Lyle Funderburk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:15:07 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,

Lyle Funderburk  
lyle.funderburk@gmail.com  
10003 SE Foster  
Portland, Oregon 97266



**From:** [Cody Goin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:14:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cody Goin  
codygoin2021@gmail.com  
3073 State Highway 73  
Marshfield, Missouri 65622

**From:** [Anita Wisch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:14:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anita Wisch  
Awisch629@gmail.com  
Del Monte Drive  
Valencia, California 91355

**From:** [Jill Martin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:13:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Martin  
wmartin936@aol.com  
16925 E. Kettleman Lane  
Lodi, California 95240

**From:** [Beverly Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:13:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Miller  
millerbev55@yahoo.com  
3810 Hayes Street n.e. #2  
Washington, District of Columbia 20019

**From:** [Ann Berndt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:12:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Berndt  
annberndt@gmail.com  
10 Jackson Rd  
Belmont, Massachusetts 02478-3550

**From:** [Mushtaq Mahomed](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:12:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mushtaq Mahomed  
mushtaq.mahomed@gmail.com  
16 Planet Place  
Durban, 4092

**From:** [Michael Madden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:11:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Madden  
myke907@gmail.com  
50 Germonds Road  
New City , New York 10956

**From:** [Margaret Survance](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:11:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Survance  
mmsurvance@icloud.com  
950 Racoa Place  
Medina, Ohio 44256



**From:** [Tiziana Perinotti](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:09:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tiziana Perinotti  
tgp\_2001@hotmail.com  
1111 Jones St.  
San Francisco, California 94109-4233

**From:** [Ronda Reynolds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:09:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronda Reynolds  
rondareynolds57@gmail.com  
603 Summit Square  
Columbia , South Carolina 29229

**From:** [Daniel Safer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:08:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Safer  
saferdan@hotmail.com  
3305 Hamilton Street  
Philadelphia, Pennsylvania 19104

**From:** [Wes Headley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:08:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wes Headley  
wes@actualsystems.com  
149 Miramonte Road  
Walnut Creek, California 94597

**From:** [Susanne Groenendaal](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:07:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susanne Groenendaal  
stargazerlilly1@verizon.net  
1313 Old Boalsburg Rd  
State College PA 16801, Pennsylvania 16801

**From:** [Laura Neiman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:07:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laura Neiman  
lneiman55@gmail.com  
37 Meadowland Drive  
Damascus, Pennsylvania 18415

**From:** [Joseph DiMeo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:06:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph DiMeo  
jpdimeo@gmail.com  
615, River Road  
Norridgewock, Maine 04957

**From:** [CECIL PHILIP](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:06:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

CECIL PHILIP  
cecilkphilip@hotmail.com  
2541 WINDSOR CASTLE WAY  
LEWISVILLE, Texas 75056



**From:** [Kathy Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:06:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Jones  
stargatekathy@gmail.com  
6531 SE Ivon St  
Portland, Oregon 97206

**From:** [Eugene Martin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:06:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eugene Martin  
budm67@gmail.com  
67 Maple St  
Tonawanda, New York 14150

**From:** [Rose-Mary Strom](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:06:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rose-Mary Strom  
rosemarystrom@gmail.com  
1408 N0 10th St.  
Moorhead, Minnesota 56560

**From:** [Robert Tuminski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:05:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Tuminski  
rtuminski@yahoo.com  
1703 Janney Terrace  
Langhorne, Pennsylvania 19047

**From:** [Elizabeth Tuminski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:05:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Tuminski  
ftuminski57@gmail.com  
47 Hidden Brook Drive  
Stamford, Connecticut 06907

**From:** [Jean Ziegler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:04:21 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,

Jean Ziegler  
folk6ster@gmail.com  
N6446 Emery Ansorge Rd Apt 250  
Cecil, Wisconsin 54111

**From:** [Julia Landress](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:04:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julia Landress  
jlandr2000@gmail.com  
16919 Brookwood  
San Antonio, Texas 78248

**From:** [Alex Cason](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:04:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alex Cason  
strandedvisitor@gmail.com  
1143 Spruce Street  
Bismarck, Missouri 63624



**From:** [Kenneth Fisher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:03:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kenneth Fisher  
Kfisher5050@gmail.com  
PO BOX 692  
Coeur D Alene, Idaho 83835

**From:** [Vivian J Watkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:02:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Vivian J Watkins  
watkinsvivianj@yahoo.com  
3141 West Douglas Boulevard  
Chicago, Illinois 60623

**From:** [Benjamin Martin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:02:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Benjamin Martin  
bendicoot@yahoo.com  
10 Aiken ct  
Plattsburgh, New York 12903

**From:** [Marie Whidden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:02:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie Whidden  
m.whiddentoo@gmail.com  
3896 Brighton Ave  
Oakland, California 94602

**From:** [Gloria McClintock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:02:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria McClintock  
gammerglo@aol.com  
1411 Northview Court  
Mount Vernon, Washington 98274

**From:** [Julie Richards](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:02:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Richards  
jar97222@yahoo.com  
13900 SE Hwy 212 Unit 175  
Clackamas, Oregon 97015

**From:** [Brenda Pinkerton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:01:49 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brenda Pinkerton  
b.pinkerton@mchsi.com  
157 Boles Rd  
Hazel Green, Alabama 35750

**From:** [John Hill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:01:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Hill  
johnhill@telus.net  
1045 Haro St  
Vancouver, Missouri 00000



**From:** [Ian Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:01:25 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ian Brown  
ianbodgerbrown@gmail.com  
82 Crantock Drive, Heald Green  
Cheadle, England 00000

**From:** [Susan Linden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:01:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Linden  
suelinden@yahoo.com  
1061 Hunt st nw  
Palm Bay, Florida 32907

**From:** [Pam Grant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:01:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pam Grant  
grant1155@sbcglobal.net  
1155 Spellman Ave  
Crestwood, Missouri 63126

**From:** [Norman Burke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:53 PM

---

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Federal Trade Commission PUBLIC MEETING,

STOP The GREED!! Why is this allowed to happen? It is time to make Big Corporations be held to standards that work for ALL of Society! Our BOUGHT Government allows and HELPS these corporations to Rob America!! STOP THE GREED!! What do they want? A Revolution? They're NOT allowed to do this in most other countries!! All because all 3 branches of our Government are Bought and OWNED by those Greedy Corporations!! STOP THE GREED!!

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

Norman Burke  
norm.burke@foxroach.com  
66 Maple Leaf Drive  
Sellersville, Pennsylvania 18960

**From:** [Doug Couchon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doug Couchon  
dcouchon@yahoo.com  
109 Foster Avenue  
Elmira, New York 14905

**From:** [Jay Harlan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jay Harlan  
jhmotjr@gmail.com  
7519 Stamen Drive  
Houston, Texas 77041

**From:** [Diane Pierce](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:48 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 Pierce  
dcf.pierce@gmail.com  
4668 Charolais Dr  
Ames, Iowa 50014-9405

**From:** [Rosewind Veilove](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:26 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosewind Veilove  
veilove888@gmail.com  
7707 Tommy St  
San Diego, California 92119



**From:** [Michael Speciale](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Speciale  
specimc@gmail.com  
137 Troy Ave A  
Juneau, Alaska 99801

**From:** [Jeanne Zang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeanne Zang  
jeannesz49@gmail.com  
2 1/2 Homekort Ave  
Pittsburgh , Pennsylvania 15229

**From:** [Sara Keesling](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:00:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sara Keesling  
janiceandsara@hotmail.com  
12730 River rd  
Chesterfield, Virginia 23838

**From:** [Greg Shrader](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:59:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Greg Shrader  
monsoonguy1@yahoo.com  
3201 N 38th Street Unit 26  
Phoenix, Arizona 85018

**From:** [Frederick Lucies](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:58:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Frederick Lucies  
flucies@gmail.com  
125 Connors St Apt 509  
Gardner, Massachusetts 01440

**From:** [Gwen Tompkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:58:31 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,

Gwen Tompkins  
gwentompkins0@gmail.com  
2419 Bay Ave.  
Ocean City, New Jersey 08226

**From:** [Jean Tepperman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:58:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jean Tepperman  
jeantepper@gmail.com  
1701 Channing Way  
Berkeley, California 94703

**From:** [Elizabeth Nicholson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:58:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Nicholson  
elizabeth.nicholson.2k13@gmail.com  
2122 E Pinnacle Terrace Way, Apt 203  
Cottonwood Heights, Utah 84121



**From:** [Dhaval Patel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:57:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dhaval Patel  
dpatel50488@gmail.com  
7800 Westbank Expwy.  
Westwego, , Louisiana 70094

**From:** [Julie Gallagher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:57:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julie Gallagher  
juliemarieg@yahoo.com  
25 Tattersaul Court  
Reisterstown, Maryland 21136

**From:** [Mozelle Bashen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:57:31 PM

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Sincerely,

Mozelle Bashen  
mbashen@me.com  
2226 Lofty Heights PI  
Reston, Virginia 20191

**From:** [Anne Bowen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:57:19 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Bowen  
madamb5837@gmail.com  
128 Main Street  
Salisbury, Connecticut 06068

**From:** [Ghani Hamadi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:57:09 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ghani Hamadi  
ghanihamadi@gmail.com  
1188 Osprey creek dr  
Collierville , Tennessee 38017

**From:** [Tiffany Rapplean](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:56:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tiffany Rapplean  
tiffany@rapplean.net  
4528 West 110th Circle  
Westminster, Colorado 80031

**From:** [Donna Jennings](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:55:57 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Jennings  
donnajennings0904@gmail.com  
527 poplar  
Osage, Iowa 50461

**From:** [Lorie Lucky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:55:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lorie Lucky  
lorie916@gmail.com  
2805 South 125th St., Apt 108  
Burien, Washington 98168



**From:** [Anthony Jammal](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:55:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Jammal  
rcquetbl1@hotmail.com  
1601 Dana Way  
Roseville , California 95661

**From:** [Mary Stanistreet](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:55:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Stanistreet  
mkstanistreet@yahoo.com  
304 Brentwood Ave  
Ventura , California 93003

**From:** [Betty Ware](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:55:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Betty Ware  
bettybware1@gmail.com  
2 Paxton Road  
Richmond, Virginia 23226

**From:** [Darby Tarr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:54:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darby Tarr  
richardtarr1@mac.com  
14623 Hermitage Road, Lake Bonaparte  
Harrisville, New York 13648

**From:** [Henry Goff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:54:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Henry Goff  
budgoff@gmail.com  
4116Marine View Ave  
San Diego , California 92113

**From:** [Stephanie Cuellar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:53:40 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Stephanie Cuellar  
stephaniecuellar67@gmail.com  
43-06 46ST APT 2D  
Sunnyside, New York 11104

**From:** [Susan Chaloupka](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Chaloupka  
northendstudio@gmail.com  
1117 N 19th St  
Boise, Idaho 83702

**From:** [Michelle Sewald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:39 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Sewald  
masewald@yahoo.com  
1401 Wewatta St  
Denver, Colorado 80202



**From:** [Dale Micherone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dale Micherone  
dalemicherone@yahoo.com  
26 Packers falls road  
Newmarket , New Hampshire 03857

**From:** [Darlene Jakusz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:31 PM

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Sincerely,

Darlene Jakusz  
darlene.jakusz@gmail.com  
8380 Ambrose Ln  
Amherst Jct., Wisconsin 54407

**From:** [Mikeyla Strzelebich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:24 PM

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Sincerely,

Mikeyla Strzelebich  
gavimm9@gmail.com  
2306 pingree  
Howell, Michigan 48843

**From:** [Eric Daniels](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:52:18 PM

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Sincerely,

Eric Daniels  
ericd48tv@gmail.com  
555W 1050S Clinton IN 47842  
Clinton, Indiana 47842

**From:** [Cindy Moeckel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:54 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,

Cindy Moeckel  
clmoeckel@gmail.com  
79 AMIDON RD  
ASHFORD, Connecticut 06278

**From:** [Barbara Maddalena](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:47 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Maddalena  
barbara.maddalena01@gmail.com  
34 State Street Apartment 2H, Apartment 2H  
Teaneck , New Jersey 07666

**From:** [Richard Boyce](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 5:51:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Richard L. Boyce

Richard Boyce  
richard\_l\_boyce@icloud.com  
7061 Grantham Way  
Cincinnati, Ohio 45230

**From:** [Alyisa Chen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alyisa Chen  
elephant3352@outlook.com  
14965 lake ln  
Nevada city, California 95959



**From:** [Richard Stark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Stark  
rstark80@yahoo.com  
25365 Blue Jay Ln,  
Porter, Texas 77365

**From:** [Mary Variola](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Variola  
maryvariola@gmail.com  
19260 w Raymond dr,,,  
ELWOOD, Illinois 60421

**From:** [Eduardo Diconca Diconca](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eduardo Diconca Diconca  
diconcae@gmail.com  
102 Concord Ave.  
Toronto, Ontario m6h 2p3

**From:** [Merrill Rodin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:51:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Merrill Rodin  
merrillgrodin@gmail.com  
4265 Marina City Dr #107  
Marina del Rey, California 90292

**From:** [Michael Adams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:50:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Adams  
michaeladams511@gmail.com  
120 Winding Path Way, Apt 203  
Charlotte, North Carolina 28204

**From:** [Kristen Lyons](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:50:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristen Lyons  
ibbw@hotmail.com  
5136 South Kimbark Avenue Apt 304  
Chicago, Illinois 60615

**From:** [Rosemarie Pace](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:49:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rosemarie Pace  
peace.justice.seeker@gmail.com  
61-24 82 Place  
Middle Village, New York 11379

**From:** [Joy Kassas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:49:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joy Kassas  
jak02us@yahoo.com  
7402 NC HIGHWAY 55 W  
Seven Springs, North Carolina 28578-9495



**From:** [Curt Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:49:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Curt Johnson  
curt.johnson13@gmail.com  
46 Stratton Rd  
Williamstown, Massachusetts 01267-2943

**From:** [John Dunn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:49:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Dunn  
jdsmd3x@gmail.com  
33 Hillairy Ave  
Morristown , New Jersey 07960

**From:** [Joanne Barber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:48:56 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 Barber  
barberjo1108@gmail.com  
1441 E Broad Street , Unit 115  
Fuquay-Varina, North Carolina 27526

**From:** [Sue Ellen Lupien](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:48:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sue Ellen Lupien  
sueellenlupien@yahoo.com  
106 Misty Valley Lane  
Maumelle, Arkansas 72113

**From:** [Diane Black](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:48:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Black  
tomsberryfarm@gmail.com  
5305 Joseph Street SE  
Salem, Oregon 97317

**From:** [Kathy Hendryx](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:48:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Kathy Hendryx

Kathy Hendryx  
kat213@sbcglobal.net  
18594 S 524 RD, Tahlequah, OK 74464  
Tahlequah , Oklahoma 74464

**From:** [Doug Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:47:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doug Brown  
daybreaktech@gmail.com  
5405 N Vista Grande Drive  
Otis Orchards, Washington 99027

**From:** [Gabriel Bobek](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:47:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gabriel Bobek  
gabrielb@tmo.blackberry.net  
Sullivan Street  
NYC , New York 10012



**From:** [Ellen Lewis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:47:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Lewis  
eggbert26@yahoo.com  
1153 Adrienne Way  
Santa Rosa, California 95401

**From:** [Jo Hewitt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. I learned in school that monopolies were illegal.  
**Date:** Saturday, May 25, 2024 5:46:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jo Hewitt  
jehewitt77@gmail.com  
1212 N. Oakland Ave.  
Indianapolis, Indiana 46201

**From:** [Deborah Henry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:46:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Henry  
dr.deborah.henry@gmail.com  
6329 Pernod Avenue  
St. Louis, Missouri 63139

**From:** [Tasha Coleman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tasha Coleman  
coleman.tasha0317@gmail.com  
3820 Nicholasville Rd  
Lexington, Kentucky 40503

**From:** [Gabriele Simon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:50 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,

Gabriele Simon  
miradero22@gmail.com  
Gomera 20  
Puerto Cruz, Canarias 38400

**From:** [Pat Hokama](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Hokama  
pelepatu@yahoo.com  
340 e 61 St  
New York, New York 10065

**From:** [Ken Armstrong](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Ken Armstrong

Ken Armstrong  
xcrunningman95@gmail.com  
606 W Ridgemont Rd  
Peoria, Illinois 61614

**From:** [nanci buccianeri](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

nanci buccianeri  
nancilb@hotmail.com  
12 marjorie ave  
pocasset, Massachusetts 02559



**From:** [Leia Phillips-Sprague](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:45:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leia Phillips-Sprague  
leaps93@hotmail.com  
5575 Whithorn CT.  
Fayetteville, North Carolina 28311

**From:** [Mary Rao](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. Replace Glass Steagall, now.  
**Date:** Saturday, May 25, 2024 5:45:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Rao  
maryrao877@icloud.com  
2253 Norwegian Drive. Apt. 1  
Clearwater, Florida 33763

**From:** [Victoria Derleth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:44:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Mrs. Vikky Derleth

Victoria Derleth  
vikd123@gmail.com  
30 Oak Ave  
Centereach, New York 11720-1916

**From:** [Paula Oye](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:44:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paula Oye  
paula@torcroft.com  
1020 Bumbletown Rd  
Allouez, Michigan 49805-6930

**From:** [Julia Cox](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:44:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julia Cox  
jrox84@yahoo.com  
206 Wakefield Dr  
Locust Grove, Virginia 22508

**From:** [Valerie Rounds-Atkinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:43:52 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,

Valerie Rounds-Atkinson  
vroundsa@gmail.com  
1070 Elton Drive  
Endicott, New York 13760

**From:** [Felicity Hohenshelt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:43:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Felicity Hohenshelt  
licy75@aol.com  
4321 Sunbeam Lake Dr.  
Jacksonville , Florida 32257

**From:** [Cheryl Bulbach](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:43:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Bulbach  
cheryl3b@aol.com  
106 West 13 Street  
New York , New York 10011



**From:** [Patricia Winkelmayer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:43:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Winkelmayer  
winkelmayer@mchsi.com  
79 Brandywine Drive  
Ocean Pines, Maryland 21811-1914

**From:** [ray Derrickson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:43:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

ray Derrickson  
rderrickson98@gmail.com  
3607 Glenraven Drive  
Raleigh NC 27604, North Carolina 27604

**From:** [RICHARD SOLAND](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:42:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

RICHARD SOLAND  
rmsoland@gmail.com  
1327 Berkeley St, Apt 1  
Santa Monica, California 90404-2529

**From:** [Ellen Webster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:42:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ellen Webster  
ellenweb@earthlink.com  
540 W 8thSt  
Claremont, California 91711

**From:** [Cary Krueger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:42:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cary Krueger  
caryk@sonic.net  
16200 Rio Nido Rd  
Guerneville, California 95446

**From:** [Judith Littleboy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:42:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Littleboy  
j.littleboy@yahoo.com  
7141 Fremont Rd  
East Syracuse , New York 13057

**From:** [Gloria Morrison](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria Morrison  
gloria43jean@gmail.com  
1709 W. Jackson St.  
Pecos, Texas 79772

**From:** [DEBRA HAND](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

DEBRA HAND  
handstwo.dh@gmail.com  
8199 SE CAMELLIA DRIVE  
HOBE SOUND, Florida 33455



**From:** [Cheryl Purvis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:46 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Purvis  
cheryl.s.purvis@gmail.com  
2917 E Exeter  
Tucson, Arizona 85716

**From:** [Valerie Holland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Valerie Holland  
wawaland@olyphen.com  
441 Blakely Blve. Sequim WA 98382  
Sequim, Washington 98382

**From:** [Anne Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Anne Nelson

Anne Nelson  
doghappy33@hotmail.com  
9 Lark Drive  
Woodstock, New York 12498

**From:** [Lindsey Baldewicz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:40:15 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,

Lindsey Baldewicz  
punkabillykitten@aol.com  
3871 E Plankinton Ave  
Cudahy, Wisconsin 53110

**From:** [Dan Quill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:40:14 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

Dear U S Department of Treasury,  
Mergers are MOST OFTEN Anti-Labor and Anti-Customer,  
But THIS one would HURT EVERYONE !

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

Dan Quill  
dan.quill@outlook.com  
5 Clam Pudding  
Plymouth, Massachusetts 02360

**From:** [marci ditty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:39:38 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

marci ditty  
marci.ditty@gmail.com  
2707 NE Wasco Street  
Portland, Oregon 97232

**From:** [Johann Mitchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:39:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Johann Mitchell  
lostarts4@gmail.com  
221 Harrison Street  
Monroe, Michigan 48161

**From:** [John Everett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:39:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Everett  
plexluther@yahoo.com  
1028 Pampas Dr  
Grass Valley, California 95945



**From:** [Wilhelmina Diamond](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:38:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wilhelmina Diamond  
renodiamond@yahoo.com  
3949 Boundary Peak Ct  
Reno, Nevada 89508

**From:** [Timothy Fagan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:38:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Timothy Fagan  
tcfaganmd@gmail.com  
9510 Calle Buena Vista  
TUCSON, Arizona 85704

**From:** [Kathleen Braico](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:38:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Braico  
ktbraico@aol.com  
10 Ashley  
Queensbury , New York 12804

**From:** [Elizabeth Makiewicz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:37:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Makiewicz  
liza.makiewicz@gmail.com  
1007 Bertram Av  
Dayton, Ohio 45406-5712

**From:** [William Parker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:37:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William Parker  
bilparker69@gmail.com  
938 S Evangeline Ave  
Mesa, Arizona 85208

**From:** [Richard Gillaspie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:37:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Gillaspie  
richardgillaspie@gmail.com  
1016 Liberty Circle  
White Bluff, Tennessee 37187

**From:** [Mary Jane Pagan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:36:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Jane Pagan  
paganm@georgetown.edu  
234 Wayland Avenue  
Providence, Rhode Island 02906

**From:** [James Feezor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:35:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Feezor  
jfeezor@hotmail.com  
8790 Bell Rd. #94  
Windsor, California 95492



**From:** [Jim Perry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:35:30 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. We are weary of being financially raped and violated at the whim of all in corporate America who consider us the crop and herd to be milked and sheared. That is truth.

The federal regulators must stop this mega-merger immediately.

Sincerely,

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

**From:** [Craig Horvath](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:35:22 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Craig Horvath  
craighorvath@hotmail.com  
1311 East South St.  
South Bend, Indiana 46615

**From:** [Nancy Ware](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:35:06 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 Ware  
nancyware64@yahoo.com  
514 E Rice  
Thomas , Oklahoma 73669

**From:** [Barbara Bondurant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:35:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Bondurant  
barbarabondurant5@gmail.com  
2030 Dover Ave , La Verne 91750  
La Verne, California 91750

**From:** [D.M. Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:34:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

D.M. Nelson  
dmn660@gmail.com  
unpublished  
San Diego, California 92130

**From:** [Christine Ziegler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:34:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Ziegler  
cziegler6@icloud.com  
270 Tava Ln  
Palm desert, California 92211

**From:** [Christopher Lawell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:34:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher Lawell  
cnlawell@gmail.com  
1414 16th Avenue  
Kenosha , Wisconsin 53140

**From:** [Daniel Brant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:33:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daniel Brant  
dnlbrant@gmail.com  
310 Willow st.  
Port Townsend, Washington 98368



**From:** [Janet Handford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:33:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Handford  
handfordjn@gmail.com  
55 Kristee Circle  
Bellmead, Rhode Island 02893

**From:** [Francis Cleary](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:33:22 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Francis Cleary  
francis.cleary013@outlook.com  
2731 Homestead Rd  
Youngstown, Ohio 44505

**From:** [bob f](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:33:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

bob f  
bobatisf@outlook.com  
1490 sheridan st  
Hollywood, Florida 33020

**From:** [Mardell Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:32:49 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mardell Williams  
mardellwilliams1@gmail.com  
508 DAWN Drive  
Grangeville, Idaho 83530

**From:** [Barbara Rainsberger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:32:41 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,

Barbara Rainsberger  
babsplace30@gmail.com  
30 S Shore Road  
Byram , New Jersey 07821

**From:** [Robert & Irene Jessen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:32:27 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. WE AGREE. ROBERT & IRENE JESSEN

Sincerely,

Robert & Irene Jessen  
jessen1ri@gmail.com  
6402 Harlan Dr  
Klamath Falls, Oregon 97603-7745

**From:** [Noa Iacob](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:31:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Noa Iacob  
n.m.iacob@gmail.com  
2603 Braeburn circle  
Ann Arbor, Michigan 48108

**From:** [Patricia Gregory](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:30:52 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,  
Patricia Gregory

Patricia Gregory  
pattiepie68@gmail.com  
1341 Hathaway Drive , Apartment 3  
Farmington, New York 14425



**From:** [Philip Ritter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:30:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Philip Ritter  
philiparitter@gmail.com  
16319 N 164th Lane  
Surprise, Arizona 85388

**From:** [H Minkoff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:29:50 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,

I am a concerned citizen writing from rural central New York.

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

H Minkoff  
skyzmo@gmail.com  
4 Swaby Street  
Seneca Falls, New York 13148

**From:** [Clerc Daniell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:29:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Clerc Daniell  
clerc.daniell@gmail.com  
2105 lick fork  
Spencer, West Virginia 25276

**From:** [Beverly Williams-Reid](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:28:46 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Williams-Reid  
beverlywilliamsreid@gmail.com  
29 Bowdoin Street, Apt 3,  
Dorchester, Massachusetts 02124

**From:** [TJ Brooks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:28:12 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

TJ Brooks  
tjbrooks2300@gmail.com  
2365 Patriot Heights , #2414  
Colorado Springs , Colorado 80904

**From:** [Dee Steele](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:55 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dee Steele  
ccredhead22@gmail.com  
1070 Ruby lane  
Carson City , Nevada 89706

**From:** [Bonnie Broderick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonnie Broderick  
fgsbbmp@gmail.com  
221 Glen Hollow Rd  
Madison, Wisconsin 53705

**From:** [Gary Guerriero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gary Guerriero  
garyg4now@gmail.com  
898 W Tamarisk St  
Louisville, Colorado 80027-1050



**From:** [Shari Tarbet](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shari Tarbet  
satarbet.02@gmail.com  
109 Calle Pueblo Pinado NW  
Albuquerque, New Mexico 87120

**From:** [Lauren Garner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lauren Garner  
av8259@wayne.edu  
15879 Edmore Dr  
Detroit, Michigan 48205

**From:** [Edward Stuebing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:27:01 PM

---

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Federal Trade Commission PUBLIC MEETING,

We do not need less and less competition. We do need lower service charges paid by merchants (i.e., their customers). Three percent in USA compared to 0.3% in Europe where the same companies are doing just fine?! Work on that if you work on anything. Block this merger. And work on capping charges to merchants. If you can't do that, then protect merchants from retaliation for offering customers discounts for paying in cash or equivalents.

By the way, fees and interest paid by card users could stand moderating attention from you.

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

Edward Stuebing  
edward.stuebing@gmail.com  
PO Box 42065  
Baltimore, Maryland 21284

**From:** [Karl Hamann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:26:54 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karl Hamann  
erikster424@gmail.com  
213 Spring Crk R so.  
Red Wing, Minnesota 55066

**From:** [Lynda Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:26:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynda Cook  
opiecook@gmail.com  
26508 Sheldon ave  
Santa clarita, California 91351

**From:** [Marjorie Wing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:25:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marjorie Wing  
wingmarj@gmail.com  
1418 W. Miller Rd.  
Lansing, Michigan 48911

**From:** [Joella Berkner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:25:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joella Berkner  
laurelei88@gmail.com  
27 Bryan Ave  
Inver Grove Heights, Minnesota 55076-2760

**From:** [Elizabeth Harrell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:25:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Harrell  
adena975@yahoo.com  
1002 Ambrose Lane  
Hixson, Tennessee 37343



**From:** [Carola Detrick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:24:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carola Detrick  
caroladetrick@gmail.com  
3095 Kerner  
San Rafael, California 94901

**From:** [John Coffey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:24:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
John Coffey

John Coffey  
coffeyjohnp@aol.com  
45 East Avenue Apartment 200  
Shortsville , New York 14548

**From:** [Robert Bowen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:24:33 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Bowen  
r.bowenhr@aol.com  
12596 Winterstown Rd  
Felton , Pennsylvania 17322

**From:** [Raul Villarreal](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Raul Villarreal  
raulvillarreal79@gmail.com  
105 Anderson Ave. SE  
Albuquerque , New Mexico 87102

**From:** [Gloria Merlino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria Merlino  
gloski@rcn.com  
44 S Elm St, Apt B  
Kutztown, Pennsylvania 19530-1335

**From:** [Matthew Adams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:18 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,

Matthew Adams  
mateo0323@gmail.com  
Los Angeles, CA, 90057, United States  
Los Angeles, California 90057

**From:** [Alicia Jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alicia Jackson  
lametreza@yahoo.com  
401 Goheen Circle  
Vallejo, California 94591

**From:** [Michael Lewandowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Lewandowski  
mlewand@gmail.com  
3049 Willow Ranch Dr  
Fuquay Varina, North Carolina 27526



**From:** [Edward P Weber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:22:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward P Weber  
palmerpitman513@gmail.com  
4324 Glenalbyn Dr  
Los Angeles, California 90065

**From:** [J Rattman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:22:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

J Rattman  
josephrattman@gmail.com

**From:** [Amelia Narigon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:22:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amelia Narigon  
narignonia@gmail.com  
1876 Palace Ave  
St Paul, Minnesota 55105

**From:** [Natalie Blasco](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:21:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Natalie Blasco  
justnat@xtra.co.nz  
19075 River Crest Dr  
Anderson, California 96007

**From:** [Kenyon Karl](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:21:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kenyon Karl  
kenyonkarl@gmail.com  
110 Main St, Apt 309  
Saco, Maine 04072-3514

**From:** [Mary Rehmman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:21:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Rehmman  
mrehmann@chmiowa.org  
820 W. Central Park Avenue  
Davenport, Iowa 52804

**From:** [Myrell Howardsr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:21:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Myrell Howardsr  
hmyrell@yahoo.com  
5435 Halsey St  
Baton Rouge, Louisiana 70811

**From:** [Nancy Boyd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:20:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Boyd  
Carolina\_filly@yahoo.com  
3 Ridge Rd Unit H  
Greenbelt, Maryland 20770



**From:** [Scott Meihn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:20:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Scott Meihn  
pantiwaist@hotmail.com  
520 Terry Ave, 641  
SEATTLE, Washington 98104

**From:** [Charlotte Adams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:20:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charlotte Adams  
info@guitar-instruction-video.com  
2515 South Rainbow Ranch Road  
Wimberley, Texas 78676

**From:** [Theresa Speizio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:20:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Theresa Speizio  
tcspeizio@yahoo.com  
49 7th Ave Apt. 4  
Brooklyn, New York 11217

**From:** [Barbara Bonfield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:19:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Bonfield  
bgbonfield@gmail.com  
5702 N 33rd St Unit 4D  
Tacoma, Washington 98407

**From:** [Sheila Carnegie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:19:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Carnegie  
sheilac99@sonic.net  
1318 Lincoln Ave #4  
San Rafael, California 94901

**From:** [Steve Gross](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Gross  
stevegross2845@gmail.com  
10702 Louisa Dr.  
La Mesa, California 91941

**From:** [Diane Starita](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Starita  
dianestarita@gmail.com  
113 Sunset Dr  
Vacaville , California 95687

**From:** [Alana Anne Liechty](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alana Anne Liechty  
alanaliechty@yahoo.com  
12638 SE Ramona Street  
Portland, Oregon 97236



**From:** [Cheryl Montgomery](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:30 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Montgomery  
cherylamontgomery825@gmail.com  
19 River St  
East Haven, Connecticut 06512

**From:** [Sandra Young](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:16 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. And I am one of those Discover 305 cardholders who is not in favor of doing this. I have learned that "bigger is not better" necessarily, particularly where fees are concerned and these credit card companies become so massive (and massively more greedy.)

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

A healthy economy relies on robust 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 believe this is not good for us "little people" and federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Young  
slsjyoung@hotmail.com  
56716 Lunar  
Sunriver, Oregon 97707

**From:** [Andrea Ferrari](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:18:04 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,

Andrea Ferrari  
andreaFerrariPugs@gmail.com  
4573 Westridge dr  
Oceanside, California 92056

**From:** [Michelle Carmon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:17:43 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. As a current Capital One customer, I can assure you that things are already bad - the interest rate on my card with them is substantially higher than my other cards. I'm afraid if they merge, it will get even worse.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Carmon  
michelle.m.carmon@gmail.com  
455 Ocean Parkway 12H  
Brooklyn, New York 11218

**From:** [L Gardner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:17:23 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,

L Gardner  
lgard7648@gmail.com  
23512 Arminta  
West hills, California 91304

**From:** [T Shidlauski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:17:13 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,

T Shidlauski  
hoolia@idahovandals.com  
1305 W Washington St  
Champaign , Illinois 61821

**From:** [Fran Post](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:17:01 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,

Fran Post  
franpost254@gmail.com  
254 woodland ave  
port townsend, Washington 98368

**From:** [Jane Neufeld](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:16:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Neufeld  
jane.neufeld@yahoo.com  
3434 Richardson Dr  
San Jose, California 95127



**From:** [Jodie Tomko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:16:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jodie Tomko  
jodietomko@gmail.com  
252 Ridgewood Dr  
New Paris, Pennsylvania 15554

**From:** [Henry Holt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:16:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Henry Holt

Henry Holt  
henryholt@gmail.com  
3747 alta vista ln  
Dallas, TX, Texas 75229

**From:** [Robert Robson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:16:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Robson  
rhobo9@gmail.com  
1842 Bournemouth Rd  
Grosse Pointe Woods, Michigan 48236

**From:** [Sharon Bunch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:16:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Bunch  
ssbunch10@gmail.com  
103 Sunnyside Ave  
Oakland, California 94611

**From:** [Jane Kuby](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:15:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Kuby  
kcomboston@gmail.com  
60 W Broadway  
Boston, Massachusetts 02127

**From:** [David Schwartz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:15:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Schwartz  
barkhatboy@icloud.com  
605 Merlin Drive , Unit 208  
Lafayette, Colorado 80026-1938

**From:** [Tony Romero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:15:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tony Romero  
tromenyc@aol.com  
400 W 43rd St  
New York, New York 10036

**From:** [Norbert Mietus](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:13:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Norbert Mietus  
tnmietus@gmail.com  
408 Valley Drive  
Toccoa, Georgia 30577



**From:** [Richard Horsley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:13:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Horsley  
richard.horsley@umb.edu  
19 Park Lane, Jamaica Plain  
Jamaica Plain, Massachusetts 2130

**From:** [Mary Pouliot](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:13:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Pouliot  
tmjpouliot@gmail.com  
Overlook Dr  
Bloomington, Minnesota 55431

**From:** [Christine Drommond](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:13:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Drommond  
c.f.drommond@gmail.com  
3027 SW Dickinson St.  
Portland , Oregon 97219

**From:** [Mike Kelly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:13:08 PM

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Federal Trade Commission PUBLIC MEETING,

We all know how the game "Monopoly" ends. One guy has all the money and everyone else owes him.

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

Mike Kelly  
mikekelly621@gmail.com  
519 California Street  
CA, California 92648

**From:** [Klaudia Englund](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:12:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Klaudia Englund  
klaudia.englund@gmail.com  
7630 Cypress Way  
Anacortes, Washington 98221

**From:** [Ken Brinnick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:12:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ken Brinnick  
duckwash17@gmail.com  
62-A Pleasant Street  
Mechanic Falls, Maine 04256

**From:** [Alyson Shotz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:12:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alyson Shotz  
theobabka@gmail.com  
248 Creamer Street  
Brooklyn, New York 11231

**From:** [James Strickland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:11:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Strickland  
mrethnic1@gmail.com  
1848 Thistle Ct  
Wesley Chapel, Florida 33543



**From:** [Nathaniel Grubbs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:11:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nathaniel Grubbs  
dear\_sherlock@hotmail.com  
827 Hillcrest St  
Hendersonville, North Carolina 28739

**From:** [Bryce Polk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:11:43 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,

Bryce Polk  
polk.bryce@gmail.com  
929 Earl of Essex Arch, , false  
VIRGINIA BEACH, Virginia 23454

**From:** [sandra nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:11:26 PM

---

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

sandra nelson  
sandy1028nelson@gmail.com  
1229 E 8th St  
Okmulgee, Oklahoma 74447

**From:** [Claude McDonald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:11:10 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Claude McDonald  
mcdonald.3434@gmail.com  
6633 Mount Forest Drive  
San Jose, California 95120

**From:** [Karen Mauldin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:10:37 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Mauldin  
karenm2003@aol.com  
6200 Wilson Blvd, Apt. 702  
Falls Church, Virginia 22044

**From:** [Dorothy Lee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:10:35 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.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Lee  
leedort1@gmail.com  
62 Salem Rd Weaverville  
Weaverville, North Carolina 28787

**From:** [John Kirchner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:10:17 PM

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Federal Trade Commission PUBLIC MEETING,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Kirchner  
train462@aol.com  
7510 Hope Farm Rd  
Fort Wayne, Indiana 46815

**From:** [colin boysel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:10:08 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

colin boysel  
sincewon@yahoo.com  
5904 spring run dr  
columbus, Ohio 43229



**From:** [Bushra Qureshi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:09:20 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bushra Qureshi  
qureshib@videotron.ca  
4850 Cote St.Luc Road, #18  
Montreal, Quebec H3W 2H2

**From:** [Judith Lucas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:09:13 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Lucas  
jklucas71@gmail.com  
2219 Lashley Court  
Katy, Texas 77450-6013

**From:** [Melissa Hutchinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:09:02 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Melissa Hutchinson  
melhutch236@gmail.com  
236 Alder St  
Pacific Grove, California 93950

**From:** [Thomas Smith Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:08:50 PM

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Federal Trade Commission PUBLIC MEETING,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Smith Smith  
tom@bajabb.com  
1162 E Stable Way  
Washington, Utah 84780

**From:** [Holly Utz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:08:32 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Holly Utz  
heutz1@verizon.net  
1124 Dulaney Gate Circle  
Cockeysville, Maryland 21030

**From:** [mike Bianculli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:08:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

mike Bianculli  
shadowfax714@gmail.com  
481 Farnsworth PI  
SEQUIM, Washington 98382

**From:** [James Corrigan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:08:21 PM

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Federal Trade Commission PUBLIC MEETING,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Corrigan  
mo2011@me.com  
3608 Davis Dr  
Chapel Hill, North Carolina 27560

**From:** [Gretchen Sand](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:08:00 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gretchen Sand  
gretchen\_sand@hotmail.com  
220 E. 15TH AVE  
Kennewick, Washington 99337



**From:** [Ralph Benfield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:07:19 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,

Ralph Benfield  
ralphmb51@aol.com  
1133 Dooley Drive  
Charlotte, North Carolina 28227

**From:** [Ulla Evoy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:06:45 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,

Ulla Evoy  
ulla\_evoy@hotmail.com  
1246 Weston Rd.  
Toronto , Ontario M6M4P8

**From:** [Robin Youngblood](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:06:35 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.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Youngblood  
whitewolfclanmother@yahoo.com  
36 STERLING LANE  
TONASKET, Washington 98855

**From:** [Dyana Posner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:06:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Dyana Posner  
dmposner@gmail.com  
6 Sutton Street, Apt. #2R  
Brooklyn, New York 11222

**From:** [Barbara Ostrowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:05:37 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Ostrowski  
oonthelake@icloud.com  
20414 CONCORD HILL DR  
Cypress, Texas 77433

**From:** [Barbara Puett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:05:20 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Puett  
barbarapuett@gmail.com  
3104 Mistyglen Circle  
Austin , Texas 78746

**From:** [Perry Kendall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:05:14 PM

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Federal Trade Commission PUBLIC MEETING,

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

Posthaste prevent further consolidation of power and influence in the lending market. Stop concentration that would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

Healthy economies rely upon robust competition. A robust Democracy requires an economy that benefits everyone. Egregiously this proposed merger poses a existential threat to both, hindering competition and economic inclusivity. Time for federal regulators to stop this mega-merger immediately.

Most sincerely,

Perry Kendall  
pearemail@gmail.com  
"Sweet Little House", 8307 Flourtown Avenue  
Cheltenham Twp, Pennsylvania 19038-7924

**From:** [Hollis Stewart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:04:20 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Hollis Stewart  
hollisstewart90042@gmail.com  
115 W 4th u 401  
Long Beach, California 90802



**From:** [Mark Youngerman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:04:16 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,

Mark Youngerman  
yopicasso.my@gmail.com  
200 West Road  
Ellington , Connecticut 06029

**From:** [Barbara Tetro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:04:15 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,

Barbara Tetro  
btetro6@gmail.com  
30 Seguine Loop Apt 1  
Staten Island, New York 10309-3738

**From:** [E Sherry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:03:42 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

E Sherry  
slueth2u@gmail.com  
546 Sunwood Drive NW  
Salem, Oregon 97304

**From:** [Gale Rullmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:03:39 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,

Gale Rullmann  
rullmann@gmail.com  
245 Olde Liberty Dr.  
Youngsville, North Carolina 27596

**From:** [Deborah N AbdulRahim](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:03:27 PM

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

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah N AbdulRahim  
dnabdulrahim@yahoo.com  
16204, Oakhill Road  
Cleveland , Ohio 44112

**From:** [Steven Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:03:18 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,

Steven Miller  
sjmiller65@hotmail.com  
530 Freedom Heights Dr  
Hartwell , Georgia 30643

**From:** [Rafal Dobrowolski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:03:01 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,

Rafal Dobrowolski  
rafdobrowolski@gmail.com  
245 Bonair St.  
San Diego, California 92037

**From:** [Penelope Ewanic](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:02:25 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Penelope Ewanic  
pennyewanic@yahoo.com  
6818 Prairieview Ave  
Woodridge , Illinois 60517



**From:** [Melissa K](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:02:24 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,

Melissa K  
egk032630@yahoo.com  
P O Box 253  
South Heights, Pennsylvania 15081

**From:** [Patricia Goodson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:02:17 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.

Please stop this merger

There are to many merges in our economy. This is not helping our economy at all no competition

Sincerely,

Patricia Goodson

Patricia Goodson

spiritlady13@gmail.com

12893 Island Circle 36

Clearlake Oaks, California 95423

**From:** [Matthew Brennan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:01:40 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,

Matthew Brennan  
jerseystarfox737@aol.com  
1500 Rachel Terrace Apt. 2  
Pine Brook, New Jersey 07058

**From:** [Jim Eby](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:01:32 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Eby  
jmeby@verizon.net  
1515 THE FAIRWAY APT 456  
JENKINTOWN, Pennsylvania 19046-1464

**From:** [julia dashe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:01:31 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

julia dashe  
jdashe@mac.com  
439 49th street apt. 26  
Oakland, California 94609

**From:** [Rebecca Honjo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:01:31 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Rebecca Honjo  
beckyhonjo626@icloud.com  
2162 Plank Rd.  
Cheshire , Connecticut 06410

**From:** [Betty Mello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:01:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Betty Mello  
bfabulous10@outlook.com  
5607 Stonehaven Drive  
Marysville, California 95901-8324

**From:** [Anne Young](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:00:45 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,

Anne Young  
8anne@gmail.com  
8904 Easton Rd PO Box 517  
Revere, Pennsylvania 18953



**From:** [Arthur Amolsch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:00:43 PM

---

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Federal Trade Commission PUBLIC MEETING,

Just like the Ticketmaster and Live Nation merger should have been an antitrust nobrainer, a Capital One-Discover Financial Services merger is nothing less than an anticompetitive threat to the consumer credit market.

If not blocked under the Clayton Act, this proposed merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Arthur Amolsch  
aamolsch@me.com  
P.O. Box 356  
Basye, Virginia 22810

**From:** [CHRISTINE LEMARIER](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:00:02 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

CHRISTINE LEMARIER  
tlemarier@gmail.com  
27257 Paula Lane  
Conroe, Texas 77385

**From:** [Patricia Harlow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:59:41 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

I believe that the federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Harlow  
harlowpp@gmail.com  
624 Erlen Road  
Plymouth Meeting, Pennsylvania 19462

**From:** [Thomas Libbey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:59:04 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,

Thomas Libbey  
thomas\_libbey@hotmail.com  
1122 E Pike St PMB 1027  
Seattle, Washington 98122

**From:** [Jessica Krakowj](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:59:03 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessica Krakowj  
konradj@sonic.net  
62 Joost Ave  
San Francisco, California 94131

**From:** [Jerry Lee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:58:46 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,

Jerry Lee  
jerryglee1102@gmail.com  
2211 Legacy Park Loop  
Tuscaloosa, Alabama 35404

**From:** [Meg Chrisler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:58:13 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,

Meg Chrisler  
meg.chrisler@gmail.com  
533 Ridge Ave  
Upper Providence Twp, Pennsylvania 19063

**From:** [Azeeza Mohamed](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:57:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Azeeza Mohamed  
azmoha2008@gmail.com  
12709 Patton St  
Dearborn, Michigan 48126



**From:** [Katherine Schulte](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:57:01 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,

Katherine Schulte  
macleod.kt@gmail.com  
9062 Beatrice St  
Livonia, Michigan 48150

**From:** [Katherine Werner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:56:41 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Werner  
kwerner@wcvf.com  
354 Hastings Road  
Waitsfield, Vermont 05673-7117

**From:** [Nick Byrne](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:56:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nick Byrne  
narbyrne@gmail.com  
118 Columbus Ave.  
VALHALLA, New York 10595

**From:** [Christina Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:56:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christina Davis  
christina.a.davis@hotmail.com  
26115 49th Ave. Ct. E  
Spanaway, Washington 98387

**From:** [James Kempner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:55:48 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

James Kempner  
jim@kempnerco.com

**From:** [Rick Luttmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:55:36 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rick Luttmann  
rick.luttmann@sonoma.edu  
917 Dorine Ave  
Rohnert Park, California 94928-1716

**From:** [Mary Ann Lowe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:55:22 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Ann Lowe  
bodywisdom13@yahoo.com  
5402 Sandiman  
Simi Valley, California 93063

**From:** [Marcus Hoover Jr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:55:09 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcus Hoover Jr  
dryheatpete@gmail.com  
459 S Kelvin RD  
Golden Valley, Arizona 86413



**From:** [Paul Komishock Jr.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:54:57 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Komishock Jr.  
pjk730@yahoo.com  
19 Miner St.  
Wilkes Barre, Pennsylvania 18702

**From:** [Leon and Marlene Schmidt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:54:29 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leon and Marlene Schmidt  
lmschmidtrvers@gmail.com  
3550 Stone Creek Circle SW #314  
Cedar Rapids, Iowa 52404-1244

**From:** [Lacey Pashak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:53:48 PM

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Sincerely,

Lacey Pashak  
laceynoelleisawesome@gmail.com  
1141 Madeleine Circle  
Cincinnati, Ohio 45231

**From:** [Ben McGowan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:53:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ben McGowan  
benrhc@bellsouth.net  
4189 Argonne dr  
Villa Rica, Georgia 30180

**From:** [Deborah Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:52:55 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Moore  
debmoore2017@gmail.com  
3723 Parkview Way  
Jeffersonville, Indiana 47130-6904

**From:** [James Heller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:52:49 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Heller  
jamesheller2651@gmail.com  
2651 W Lunt Ave  
Chicago, Illinois 60645-3216

**From:** [Jack Poirier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:52:35 PM

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Sincerely,  
Jack Poirier

Jack Poirier  
jack\_p58@yahoo.com  
41459 Jeanette Rd  
Prairieville, Louisiana 70769

**From:** [John Sarna](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:52:19 PM

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Sincerely,

John Sarna  
jcsarna@yahoo.com  
40 Parkridge Drive  
Sherwood, Arkansas 72120



**From:** [Edward Drinkwater](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:51:41 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Drinkwater  
skipdrink@gmail.com  
730 Monument Road  
Malvern, Pennsylvania 19355

**From:** [Kathy Murray](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:51:19 PM

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Sincerely,

Kathy Murray  
wolf7pac2@aol.com  
61 Collenton  
Greece Town of, New York 14626

**From:** [Christina E Dickson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:51:02 PM

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Sincerely,

Christina E Dickson  
christydickson49@gmail.com  
109 Tabernacle Rd  
Black Mountain, North Carolina 28711

**From:** [John Nicol](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:51:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Nicol  
eridudeepriver@gmail.com  
53 Miller Point Road  
Rosburg WA 98643, Washington 98643

**From:** [Peter Townsend](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:49 PM

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Sincerely,

Peter Townsend  
k9townsend@gmail.com  
85 Metropolitan Avenue  
Ashland Town of, Massachusetts 01721

**From:** [thomas cianci](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:28 PM

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Sincerely,

thomas cianci  
oldschoolhero2021@gmail.com  
6308 amboy rd.  
Staten Island, New York 10309

**From:** [INA KUSHNER-RENTZER](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

INA KUSHNER-RENTZER  
rexrentz@aol.com  
18555 n e 14 th Ve  
N Miami Beach , Florida 33179

**From:** [Tonya Michel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tonya Michel  
tojomi70@yahoo.com  
PO Box 60  
Quogue, New York 11959



**From:** [Jonathan Hartman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:02 PM

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Federal Trade Commission PUBLIC MEETING,

WHY IS A MERGER LIKE THIS EVEN BEING CONSIDERED? COMPETITION IS ALREADY ALMOST NON-EXISTANT. THIS WOULD FINISH THE JOB.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Hartman  
doctorjonny1@gmail.com  
2018 N W Sierra Lane  
Camas, Washington 98607

**From:** [ROBIN HUDSON](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:48:37 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

ROBIN HUDSON  
tshsspongers@yahoo.com  
1422 Vermont Ave  
Tarpon Springs, Florida 34689

**From:** [Dr. F Taylor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:48:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Dr. F Taylor  
fintaylor@spectrum.net  
300 Woodhaven Dr Apt 3302  
Hilton Head, South Carolina 29928

**From:** [Molly Hauck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:38:50 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Molly Hauck  
dr.mollyhauck@gmail.com  
3900 Decatur Ave.  
KENSINGTON, Maryland 20895

**From:** [Gini Calcerano](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) You must stop the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 4:50:02 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gini Calcerano  
gmauchly@gmail.com  
1000 Lewis Lane  
Waverly Twp, PA, Pennsylvania 18411

**From:** [Mike Harrington](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING)Please Stop the Credit One/Discover merger at once!  
**Date:** Saturday, May 25, 2024 4:49:44 PM

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Federal Trade Commission PUBLIC MEETING,

If Capitalism wasn't showing its upper hand over Democracy before, it sure is now! Please, for the sake of anyone that \*isn't\* part of the wealthy elite, can you \*please\* stop these people before they financially ruin America? The deep, deep well of human greed never runs dry. We cannot 'wait this out' and see if it is beneficial to the average American AFTER this merger takes place!

Either stop this merger, or else institute government oversight over the financial sector in America again! But this time, with the ability to execute punitive actions against those that seek to engorge themselves on those that work for a living and earn our money responsibly, and for those of us that are disabled and/or on fixed incomes, even more so.

HELP US!! WE ARE YOUR FELLOW COUNTRYMEN!! WE NEED YOU!!

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Harrington  
mikehpublicreplies@gmail.com  
690 125th Lane NE

**From:** [Anthony Pedatella](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (Put The Brakes on the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:31:10 PM

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Federal Trade Commission PUBLIC MEETING,

Mergers & Acquisitions, also known as Consolidations, are exercised NOT for the benefit of the public sphere, not for the benefit of the consumer, but solely to benefit corporate shareholders. By definition, their sum effect is to make the marketplace less competitive. By definition, they are detrimental to the consumer.

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

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

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

The federal regulators must stop this mega-merger immediately.

Anthony Pedatella  
apedatella@gmail.com  
4 FAR HILL LN  
PLEASANTVILLE, New York 10570-2524

**From:** [Margo Czinski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Do not allow this mega merger!  
**Date:** Saturday, May 25, 2024 6:28:33 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margo Czinski  
mczinski@me.com  
10559 Czinski Rd.  
Willis, Michigan 48191



**From:** [Christina Peterson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No to the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:37:53 PM

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Federal Trade Commission PUBLIC MEETING,

Most Americans still remember the phrase "too big to fail." We also remember that we, the taxpayers would up ensuring the biggest financial institutions would NOT fail by "loaning" them massive infusions of our money.

Capital One, already one of the largest banks in the U.S, has now announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would create yet another mega-bank - the 6th largest in the country. Do we need another mega-bank, another financial institution "too big to fail"? No!

If federal regulators approve the merger, the lending market will consolidate further, making it harder to hold banks accountable and limiting the competition necessary in a viable capitalist system. This proposed merger poses a real threat to our economy and our nation. It limits competition and puts control of an even larger slice of our economy in fewer hands.

This merger should be stopped immediately.

Sincerely,

Christina Peterson  
ichikun490@gmail.com  
101 E 109th St  
Kansas City, Missouri 64114

**From:** [Linda Yow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:11:21 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services with a massive impact on the credit card business, leading to further consolidation of power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Yow  
jandlyow@gmail.com  
22890 State Highway DD  
GlenAllen, Missouri 63751

**From:** [John Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 4:58:38 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Miller  
zenmastermiller@gmail.com  
45 Tangerine  
Irvine, California 92618

**From:** [Nate Hildebrand](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Prevent the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:16:53 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Nate Hildebrand  
nate@innategraphix.com  
235 NE Ivy St  
Portland, Oregon 97212

**From:** [James Sopher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Protect consumers. Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:21:10 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,

James Sopher  
jsopher49@gmail.com  
1219 E Barham Dr  
San Marcos, California 92078

**From:** [Diane Fails](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Public meeting: Stop the Credit One/Discover mega-merger, and kick their lobbyists out of your office.  
**Date:** Saturday, May 25, 2024 5:17:04 PM

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Federal Trade Commission PUBLIC MEETING,

Mergers and acquisitions are by definition anticompetitive. I am 100% against the merger of Capital One and Discover. Mergers usually result in layoffs and worse service. In this instance, it will also raise interest and swipe fees, and that targets us, the ordinary people, while enriching the already rich.

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

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

The federal regulators must stop this mega-merger immediately. It's a take-over masquerading as business. Your job is to serve the masses. Don't let the few be your masters.

Sincerely,

Diane Fails  
jb-dsfails@sbcglobal.net  
1180 Buchman Road  
Fremont, Ohio 43420

**From:** [Leo Souto](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop Credit One/Discover Mega-Merger !!  
**Date:** Saturday, May 25, 2024 4:50:20 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest Banks in the U.S., announced a 35.3 Billion Dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 Million card-holder net-work to Capital One's existing 100 Million Customers, creating the Nation's sixth largest Bank with a massive impact on the Credit Card Industry.

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

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

The Federal Regulators must stop this self-serving "mega-merger" - immediately - please !

Sincerely,

Leo Souto  
yejourneyer@yahoo.com  
P.O. Box 691251  
Orlando, Florida 32869

**From:** [Stuart Weiss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:59:57 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,

Stuart Weiss  
mbluesman31@gmail.com  
4901 E. Kentucky Cir #211  
Denver, Colorado 80246



**From:** [Cristina Lovett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 6:18:58 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.

Building and maintaining a healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. It encourages even further a monopoly of credit lenders.

The federal regulators must stop this mega-merger immediately.

Sincerely,  
Cristina Lovett

Cristina Lovett  
cristinalovett@hotmail.com  
4143 W 175th Place  
Torrance, California 90504

**From:** [Antonio Picornell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 6:17:23 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Antonio Picornell  
fouls\_medals0o@icloud.com  
150 Frapuccino Ave.  
N. Las Vegas, Nevada 89084

**From:** [Ingrid Moser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:41:05 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Moser  
twochimes@gmail.com  
141 Division St. #1  
Madison, Wisconsin 53704

**From:** [Lee Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger/Monopoly. Stop them merger which will rip off small businesses, working and middle class  
**Date:** Saturday, May 25, 2024 5:41:02 PM

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Federal Trade Commission PUBLIC MEETING,

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

If approved, this mega-merger, also called a monopoly, would further consolidate power and influence in the lending market. This concentration would make it harder to hold banks accountable while limiting competition and reducing consumer banking options nationwide. Protect the working and middle class.

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

The federal regulators must stop this mega-merger immediately and stop this corporate GREED

Sincerely,

Lee Miller  
zakboy714@gmail.com  
7370 Tawny Port Way  
Sacramento, California 95829

**From:** [Virginia Davis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 5:26:38 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Virginia Davis  
ginny1218@yahoo.com  
17721 NE 156th St.  
Woodinville, Washington 98072

**From:** [Mark Soenksen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:23:06 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,

Mark Soenksen  
mrgetsueikage@hotmail.com  
2503 340th Ave  
De Witt, Iowa 52742

**From:** [John Coughlin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:22:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Coughlin  
coughlin372@gmail.com  
private  
Westchester, Illinois 60154

**From:** [Mark Tooher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger. Stop monopolies  
**Date:** Saturday, May 25, 2024 5:07:18 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,

Mark Tooher  
mtooher@yahoo.com  
3665 Amberly Cir, Unit B105  
Naples, Florida 34112



**From:** [David Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:04:32 PM

---

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Federal Trade Commission PUBLIC MEETING,

Sixteen years ago we were told that many banks were “too big to allow to fail”, so the government bailed them out with billions of dollars. Congress passed the Dodd-Frank bill to limit future damage, and it worked for a decade. Then Congress in 2018 weakened Dodd-Frank, and in 2023 we had three sizable bank failures due at least in part to taking too many risks. We don’t need any more mega-banks. Just say no to Capital One joining with Discover.

David Williams  
Williams\_jc\_dr@yahoo.com  
236 Crozier Dr  
Grayslake, Illinois 60030-7965

**From:** [Gerald Borleis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:59:15 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,

Gerald Borleis  
gborleis@gmail.com  
1923 Winder Rd  
Windsor Mill, Maryland 21244-1731

**From:** [Jessi Presley-Grusin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 4:57:44 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.

You have a responsibility to stop this mega-merger immediately.

Sincerely,

Jessi Presley-Grusin  
[jessipresleygrusin@gmail.com](mailto:jessipresleygrusin@gmail.com)  
2615 NE Clackamas St  
Portland, Oregon 97232

**From:** [Barbara Bailly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:49:28 PM

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Bailly  
sewjung14@gmail.com  
540 W. Olin Ave.  
Madison, Wisconsin 53715-2176

**From:** [J. Beverly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 6:21:21 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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. Beverly  
jbeverly@illinois.edu  
803 Shurts Street  
Urbana, Illinois 61801

**From:** [Craig Leonard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover merger  
**Date:** Saturday, May 25, 2024 6:24:45 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,

Craig Leonard  
cpatrick.leonard@gmail.com  
1 Ash Lane  
Randolph, New Jersey 07869

**From:** [Connie Kennedy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] STOP!! the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:54:39 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Connie Kennedy  
connie\_kennedy@hotmail.com  
14625 S. 53rd East Ave  
Bixby, Oklahoma 74008

**From:** [Nicholas Sigelakis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] THE CAPITAL ONE DISCOVER MERGER  
**Date:** Saturday, May 25, 2024 5:09:24 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.

It seems we always have to watch the credit card companies for their consistent moves to give the consumer the short end. Myself and many like me are sick and tired of being preyed upon.

The federal regulators must stop this mega-merger immediately.

Sincerely,  
Nicholas Sigelakis

Nicholas Sigelakis  
graze-rinks-0m@icloud.com  
2318 Sirius St  
Thousand Oaks, California 91360



**From:** [Virginia Griffith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] The Credit One/Discover mega-merger would be a disaster for consumers  
**Date:** Saturday, May 25, 2024 6:00:49 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Virginia Griffith  
atxmusiclover@gmail.com  
4407 Aqua Verde Drive  
Austin, Texas 78746

**From:** [Rose Marie Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] The mega-merger between Capital One and Discover card MUST be stopped!!!  
**Date:** Saturday, May 25, 2024 6:03:29 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. These banks are already "too big to fail" and this merger would make the new entity enormous, with entirely too much at stake. There would be little to no competition for consumers to chose from, forcing consumers into ever more costly arrangements.

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

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

The federal regulators MUST stop this mega-merger immediately!

Sincerely,

Rose Marie Wilson  
rmwilson32@gmail.com  
875 Jerusalem Ave.  
Uniondale, New York 11553

**From:** [Chris Dacus](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] You need to Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 5:22:40 PM

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Dacus  
chriscat2014@hotmail.com  
3353 Fairfield Pike  
Bell Buckle, Tennessee 37020

**From:** [Jackie Thiry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) A Credit One/Discover mega-merger is wrong for consumers  
**Date:** Saturday, May 25, 2024 4:00:40 PM

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jackie Thiry  
jackiemthiry@yahoo.com  
1600 RUSTIC OAKS CT # 8  
GREEN BAY, Wisconsin 54301

**From:** [Benjamin Burch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Block the Credit One/Discover mega-merger now!  
**Date:** Saturday, May 25, 2024 2:56:49 PM

---

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Benjamin Burch  
benburch1950@hotmail.com  
3112A Lewiston Ave.  
Berkeley, CA, California 94705

**From:** [Bonny Chang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Block the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:50 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bonny Chang, Ph.D.

Bonny Chang  
bonny.w.chang@gmail.com  
5061 37th Ave S, Unit 1  
Seattle, Washington 98118

**From:** [Adam Witt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Credit One/Discover mega-merger has to be stopped.  
**Date:** Saturday, May 25, 2024 3:27:28 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Adam Witt  
workcubed@gmail.com  
57 Cookman Ave Apt 3  
Ocean Grove, New Jersey 07756

**From:** [Lynda McDaniel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Credit One/Discover mega-merger means TOO BIG for safety of consumers!  
**Date:** Saturday, May 25, 2024 4:17:25 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynda McDaniel  
lyndamcd12@gmail.com  
1831 Papke Ct,  
Eureka, California 95501



**From:** [Mark Dixon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Does this proposed merger help anyone? Please stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:54 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Dixon  
bongophoto@gmail.com  
Bk. Hse.  
Missoula, Montana 59802

**From:** [Joan Sitomer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Don't allow the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:12:57 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,

Joan Sitomer  
sitomer@icloud.com  
55 Hemlock Trail  
Trumbull, Connecticut 06611

**From:** [Bernie Sirelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Don't give these guys even more power!! Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Bernie Sirelson  
gotalyf@gmail.com  
11755 Gilmore St. #306  
North Hollywood, California 91606

**From:** [Phyllis Craig](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Holy moly, please stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:51 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,

Please don't let this become another conglomerate that will shrink our choices even more!

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Phyllis Craig  
pcraig429@gmail.com  
0N155 Windermere RdUnit 1001  
Winfield, Illinois 60190-1900

**From:** [Mr..Robert Smalley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Please Save Consumers from the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:50:29 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,

I, as a progressive, believe the massive wealth of people and corporations is harmful to our democracy because the Citizens United Supreme Court decision gave wealth un-natural free speech rights that dwarfs poorer people's free speech rights.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mr..Robert Smalley  
m3sskrudme@gmail.com  
840 Sherman St. Geneva OH 44041 9101  
Geneva, Ohio 44041

**From:** [Richard Rutherford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:24 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,

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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,

Richard Rutherford  
richardrutherford@verizon.net  
1413 Dogwood Road  
Staunton, Virginia 24401

**From:** [Frank Fallon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:53 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 merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Frank Fallon  
frank.fallon@icloud.com  
224 Ridgewood Avenue  
Minneapolis , Minnesota 55403

**From:** [Jeanne Marie Möller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:48:19 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,

Jeanne Marie Möller  
jmmoller@mac.com  
4209 W Gliding Gulls Avenue  
North Las Vegas, Nevada 89084-2686



**From:** [Kirsten E](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:47:41 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,

Kirsten E  
kirsten.egenes@gmail.com  
602 W 190th St  
New York, New York 10040

**From:** [Chris Lewis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:47:33 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,

Chris Lewis  
pappynap@hotmail.com  
6038 hegerman st  
phila, Pennsylvania 19135

**From:** [Cindy Phillips](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:47:17 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,

Cindy Phillips  
drckphillips@gmail.com  
6609 N Shadow Run Dr  
Tucson , Arizona 85704

**From:** [Mary Fieni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:39 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,

Mary Fieni  
maryfieni@yahoo.com  
2704 Washington Ave  
Claymont , Delaware 19703

**From:** [Steve Blocklin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 4:46:24 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,

Steve Blocklin  
steveblocklin1@gmail.com  
80 Margaret Drive  
South Windsor, Connecticut 06074

**From:** [Dennis Lottero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,  
Dennis Lottero

Dennis Lottero  
dlottero@gmail.com  
2077 Center Ave, 14A  
Fort Lee, New Jersey 07024

**From:** [Sue Sefscik](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:08 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,

Sue Sefscik  
ssefscik@gmail.com  
2200 NW 225th Avenue  
Dunnellon, Florida 34431-1325

**From:** [Eugene Tehansky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:03 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eugene Tehansky  
bysail@gmail.com  
39655 Ellen Ct  
Mechanicsville, Maryland 20659



**From:** [Anina Carr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:01 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,

Anina Carr  
aninacarr09@gmail.com  
P.O.Box 651  
Sandisfield , Massachusetts 01255

**From:** [Jack Goldstein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:55 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.

Credit card rates are already exorbitant and without oversight.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jack Goldstein  
jdgoldstein@gmail.com  
400 Massasoit Ave. Suite 200  
East Providence Rhode Island, Rhode Island 02914

**From:** [Avril Harville](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:52 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,

Avril Harville  
avrilharville@gmail.com  
1509 Weyland Dr  
North Richland Hills , Texas 76180

**From:** [Karen Stimson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:48 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,

Karen Stimson  
karenstimson@gmail.com  
393 Timberlane Drive  
Orange, Connecticut 06477

**From:** [Ann & David Gulick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:39 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,

Ann & David Gulick  
andav1931@gmail.com  
11933 Moorland Woods Circle  
St. louis, Missouri 63146

**From:** [Nancy McCormick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:34 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,

Nancy McCormick  
7riannon@gmail.com  
543 E Scott  
Fresno, California 93710

**From:** [Nathaniel Hammerli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:30 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,

Nathaniel Hammerli  
nhammerli@yahoo.com  
P.O. Box 5394  
Vail, Colorado 81658

**From:** [David and Susan Link](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:27 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 CAPITAL ONE MERGES WITH DISCOVERY, WE WILL SHUT DOWN ALL OUR CAPITAL ONE ACCOUNTS. WE DO NOT WANT TO EVER BE CONNECTED WITH THE CROOKED DISCOVER CARD!

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 and Susan Link  
dlinkeg@gmail.com  
9416 Skydome Ct., Elk Grove, CA  
Elk Grove, California 95624



**From:** [Tom Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:24 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,

Tom Williams  
2010will@gmail.com  
332 N Greenbay Rd, Apt 1603  
Waukegan, Illinois 60085

**From:** [Sandra Kisielecki](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:45:22 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 inclusivityFYI.....

I'm old. Worked 45 yrs. Single mom. No child support. After my younger daughter passed, I helped to raise all my 5 grandchildren..on my own. Never remarried. Fostering cats and dogs who need help now I'm on a limited income. Spent a lot of money helping family after Superstorm Sandy.

Unless this will help all of us older poorer human beings out...not just the conglomerates..please stop this merger.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Kisielecki  
sandyk1016@gmail.com  
63 Stern Avenue  
Keansburg , New Jersey 07734

**From:** [Geoff John Szilagyi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:53 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, Mister Silogy

Geoff John Szilagyi  
xmcnst279@gmail.com  
1850 St Helens Sreet APT 4  
St Helens, Oregon 97051

**From:** [Kathleen Selzer Kester](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:53 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,

Kathleen Selzer Kester  
kskester1@gmail.com  
1470 W 9th St  
Silver Springs , Nevada 89429

**From:** [Kathy Bovello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathy Bovello  
jrc20815@aol.com  
4515 willard ave, Apt 1810  
Chevy Chase, Maryland 20815

**From:** [Anil Prasad](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anil Prasad  
svakre@yahoo.com  
4108 Cadillac St.  
New Orleans, Louisiana 70122

**From:** [Robert Blackey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:26 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,

Robert Blackey  
rblackey@csusb.edu  
351 W. Radcliffe Drive  
Claremont, California 91711

**From:** [Mike A](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:44:24 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,

Mike A  
michael.jay.ahn@gmail.com  
15711 Belshire Ave  
Norwalk, California 90650



**From:** [Lois Keel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:37 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,

I have been with Discover for over 50 years. I am not happy 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lois Keel  
lois-sez@lois-sez.com  
5640 Farley  
Clarkston, Michigan 48346

**From:** [frank belcastro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:36 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

frank belcastro  
fpbelcast@gmail.com  
285 north grandview avenue  
dubuque, Iowa 52001-6327

**From:** [Jane Nelson-Low](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:29 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,

Jane Nelson-Low  
frmomofthree@gmail.com  
719 W. Montgomery Ave.  
Spokane, Washington 99205

**From:** [Sally Mancini](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally Mancini  
nanasally2@gmail.com  
915 Theresa Ct  
Menlo Park, California 94025

**From:** [Ree Whitford](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:25 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ree Whitford  
reewhitford@gmail.com  
36 Blue Jay Ct.  
Napa, California 94558

**From:** [Noelle Pellowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:19 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,

Noelle Pellowski  
noelle33@me.com  
2580 Branch Lane  
Brea, California 92821-4605

**From:** [Richard Vultaggio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:15 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,

Richard Vultaggio  
rich@crestwoodpools.com  
1404 Drexel Rd  
Valdese, North Carolina 28690

**From:** [David Hancock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:13 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.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Hancock  
dchancock@hotmail.com  
3140 Mary St Miami, Fl. 33133  
Miami, Florida 33133



**From:** [Daniel O'Brien](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:43:10 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,

Daniel O'Brien  
dgobthunder@hotmail.com  
36 Mulberry Lane  
Milton , New York 12547

**From:** [Angela Armstrong](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:42:49 PM

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NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Angela Armstrong  
angela\_armstrong5489@yahoo.com  
143 Sereno Circle Dr  
Bremerton, Washington 98312

**From:** [Adam Serjooie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:42:49 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,

Adam Serjooie  
adam.serjooie@gmail.com  
13820 31 Rd Apt 6H  
Flushing, New York 11354

**From:** [Lawrence Hager](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:42:35 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,

Lawrence Hager  
lchager@gmail.com  
3611 Pinetree Terr.  
Falls Church, Virginia 22041

**From:** [Ernest Hammer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:42:34 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,

Ernest Hammer  
ernt234@gmail.com  
251 crestwood Ave  
Yonkers, New York 10707

**From:** [John Stevenson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:42:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Stevenson  
lushiilox@gmail.com  
2115 Cleveland Blvd  
Caldwell, Idaho 83605

**From:** [Linda NAGY](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:39 PM

---

NONCONFIDENTIAL // EXTERNAL

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda NAGY  
nagylinda@outlook.com  
3441 Hebard Hill Rd  
Randolph, Vermont 05060

**From:** [Ferdinand D. Meyer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:39 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,

Ferdinand D. Meyer  
fdmeyer@gmail.com  
6516 Arvington Way  
Antioch, Tennessee 37013



**From:** [Katherine Poole](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:32 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,

Katherine Poole  
pookapoole@gmail.com  
160 S. Hudson Ave, Unit 206  
Pasadena , California 91101

**From:** [Patricia Blochowiak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Blochowiak  
pblochowiak@gmail.com  
1894 Farmington Road  
East Cleveland, Ohio 44112

**From:** [Elliott Bales](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elliott Bales  
esbales904@yahoo.com  
1664 N Cedar St  
Laramie, Wyoming 82072

**From:** [Catherine Blunt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:40:37 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,

Catherine Blunt  
catherine-1991saphire@hotmail.co.uk  
53 Danby Avenue  
Chesterfield, England S41 9NH

**From:** [Alexis Lee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:40:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexis Lee  
alexislee160@yahoo.com  
95 mistletoe lane  
Novato , California 94945

**From:** [Omer Chaudhary](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:39:53 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,

Omer Chaudhary  
omerchaudhary@gmail.com  
1848 Upper West Ave  
London, Kansas N6K 0H9

**From:** [Colleen Bergh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:39:50 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Colleen Bergh  
colleenbergh@hotmail.com  
3050 S Bristol St Unit 9H  
Santa Ana, California 92704

**From:** [Michael Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:39:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Michael Smith

Michael Smith  
maddogsmith2003@yahoo.com  
3623 Bayview Drive  
Laughlin, Nevada 89029



**From:** [Denise Hosta](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:39:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Hosta  
mash.mojo.88@gmail.com  
12011 Rock Brook Run  
Fort Myers, Florida 33913-6810

**From:** [Samantha Peterson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:39:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Samantha Peterson  
delacya@gmail.com  
780 Florence Ave.  
Astoria, Oregon 97103

**From:** [Roberta Schear](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:38:06 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Roberta Schear  
bschear@sonic.net  
5460 Carlton St  
Oakland, California 94618

**From:** [Christian Maiorino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:37:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christian Maiorino  
christianmaiorino0135@gmail.com  
960 N Grant St Apt 723  
Denver, Colorado 80203

**From:** [Naomi W](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:37:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Naomi W  
naomi4everafter@hotmail.com  
2596 N Hearthglow Ave  
Eagle, Idaho 83616

**From:** [Joan Martinez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:37:06 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Martinez  
joanmart48@gmail.com  
4837 Deer Trail Rd  
SILVER CITY, New Mexico 88061

**From:** [A A](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

A A

feigned.neural0a@icloud.com

12 Lafayette

Denver, Colorado 80218

**From:** [Jim Stewart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Stewart  
jims0997@gmail.com  
1324 W 6th St  
Cedar Falls, Iowa 50613



**From:** [Jeffrey Schomer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeffrey Schomer  
schomer1020@gmail.com  
1020 W Barry Ave# 2  
Chicago, Illinois 60657-4310

**From:** [Erica Munn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Erica Munn  
ericamunn@hotmail.com  
1680 Vine St.  
Los Angeles, California 90028

**From:** [Craig Carlson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:36 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Craig Carlson  
clcesctlc3@gmail.com  
2944 BENJAMIN CT SE  
OLYMPIA, Washington 98501

**From:** [Michael Robles](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Robles  
blackvette6@gmail.com  
10825 Berkshire street  
Westchester , Illinois 60154

**From:** [ELIZABETH Carlson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:14 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

ELIZABETH Carlson  
clcesctlc3@gmail.com  
2944 BENJAMIN CT SE  
OLYMPIA, Washington 98501

**From:** [Patricia Anne McQuerry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:36:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Anne McQuerry  
ilovemice2@yahoo.com  
16363 S. Eucalyptus court  
Arizona City, Arizona 85123

**From:** [Madeline Wright](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:35:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Ms. Wright

Madeline Wright  
maddie4530.wm@yahoo.com  
3717 Jill Lane  
La Mesa , California 91941

**From:** [DIANE MOORE](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:35:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

DIANE MOORE  
dianetevis@gmail.com  
1610 Sycamore Lane  
Davis, California 95616



**From:** [Susan Harmon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:35:35 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Harmon  
61harmons@gmail.com  
8 Little Palimino Ct  
Bellingham, Washington 98229

**From:** [Susan Halversen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:35:22 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Halversen  
susan2@halversen.com  
3739 East Gibbon Mountain Pl  
Tucson, Arizona 85718

**From:** [Louis Fischer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:35:19 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Louis Fischer  
elemfischer@gmail.com  
2927 McKinley St NW  
Washington, District of Columbia 20015-1217

**From:** [Penney Rubin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:34:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Penney Rubin  
marnney4@gmail.com  
400 N Marion St  
Oak Park, Illinois 60302

**From:** [Dan Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:33:48 PM

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Sincerely,

Dan Cook  
cookdan0612@outlook.com  
1045 N Bristol St.  
Sun Prairie, Wisconsin 53590

**From:** [Clare Hopkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:33:30 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,

Clare Hopkins  
clare@clayfisher.com  
2513 Tapio Cir  
Ann Arbor, Michigan 48105

**From:** [Tina Ann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:45 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,

Tina Ann  
8tinaann@gmail.com  
p.o. box 265  
Bollinas, California 94924

**From:** [John Peterkin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:39 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Peterkin  
johnnyyuma@hotmail.com  
1414 E Gila St, 1414 E GILA ST  
Cottonwood, Arizona 86326



**From:** [Donald Rash](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:26 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,

Donald Rash  
wizegoi@gmail.com  
16171 Springdale St Apt 144  
Huntington Beach, California 92649

**From:** [Nicholas Chrisos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicholas Chrisos  
nick.chrisos@gmail.com  
965, Old Arlington Court  
Buffalo Grove, Illinois 60089-4196

**From:** [Dawn Florio](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawn Florio  
florioski@yahoo.com  
8136 Maplegrove Ave  
OH, Ohio 44133

**From:** [Weston Bonczek](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Weston Bonczek  
wbonczek@gmail.com  
509 CARLYLE PL,  
Indianapolis, Indiana 46201

**From:** [Van Arant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:08 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,

Van Arant  
vanarant@gmail.com  
403 Dunreath Dr NE  
Cedar Rapids, Iowa 52402

**From:** [Bobbie Sellers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:32:03 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.

The mergers of such institutions each wielding excessive power is disastrous for consumers like me and even for working folks who are paid good salaries. The only people who are not disadvantaged by the merger are the CEOs and Boards of Directors. Fees will have to go up to new highs in order to pay off the debt incurred by the merger. The best paid will hardly notice it but the people with lesser means will be forced to the wall.

While we are talking about Discover the deal they offer for Money back from purchases is a bad deal which enables very high interest rates and it should be outlawed. Credit Card rates should be controlled at slightly higher than Prime Rates and mergers between financial institutions of all sorts should be tightly scrutinized and limited to smaller banks and other institutions.

Thanks for your attention.

Sincerely from San Francisco,

Bobbie Sellers  
bliss-sf4ever@dslextreme.com

861 Post Street, Apt.#2  
San Francisco, California 94109

**From:** [Elizabeth Spiegl](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:55 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Spiegl  
lizzvira2@hotmail.com  
221 Washington Rd., #F  
Brooklyn, New York 11209



**From:** [Cynthia Gefvert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:42 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,

It appears that this country is in the process of only having a handful of companies and this does not bode well for consumers. Less competition, higher prices, less variety.

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

Cynthia Gefvert  
cynthgg@icloud.com  
2205 Cebolla Creek Way NW  
Albuquerque, New Mexico 87120

**From:** [Adrita Rahman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Adrita Rahman  
adrita.rahman@gmail.com  
2112 Oliver Ave N  
Minneapolis , Minnesota 55411

**From:** [Dean Denner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dean Denner  
deandenner@gmail.com  
1835 Parallel Rd, Palmer,KS 66962-8735  
Palmer, Kansas 66962

**From:** [Kristen Bossert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kristen Bossert  
ktzb1\_@hotmail.com  
121 Ellison Drive  
Milton, Delaware 19968

**From:** [Elaine Mayer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:31 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 threatens both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger.

Sincerely,

Elaine Mayer  
mayerelaine57@gmail.com  
18325 26th Ave N, PLYMOUTH, MN 55447  
Plymouth, Minnesota 55447

**From:** [Alan Myerson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:31:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan Myerson  
almeat@grouchoandkarl.com  
6522 Wandermere Rd.  
Malibu, California 90265

**From:** [Beverly Castricone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:30:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Castricone  
bev.castricone@gmail.com  
3437 Darlington Rd  
Holiday, Florida 34691

**From:** [Wendy Lewis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:30:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Lewis  
wensulew@gmail.com  
1430 Shadow Falls Drive  
Brentwood , California 94513



**From:** [Stephen Weissman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:30:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Weissman  
sweissman4@gmail.com  
40 Gertrude Pl, Apt 9  
Asheville, North Carolina 28801

**From:** [Connie Tate](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:30:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Connie Tate  
conniedtate@gmail.com  
280 9th Avenue, 6B  
New York, New York 10001

**From:** [katherine barrett zywan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:29:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

katherine barrett zywan  
kbar720@aol.com  
3914 Beech Ave  
Baltimore, Maryland 21211

**From:** [Michael Hall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:29:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Hall  
r2whall@gmail.com  
6923 Harbour Town Dr.  
West Chester Township, Ohio 45069

**From:** [Gerald Kretmar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:29:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gerald Kretmar  
thejet47@aol.com  
2025 S. Brentwood  
St. Louis, Missouri 63144

**From:** [Harold T. Hodes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:28:47 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Harold T. Hodes  
hth3@cornell.edu  
102 Homestead Terrace  
Ithaca, New York 14850

**From:** [Elizabeth Olson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:28:34 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,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Olson  
nekoni\_6@yahoo.com  
270 Littleton Rd, Trlr 24  
Chelmsford, Massachusetts 01824

**From:** [Debby Goldman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:27:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debby Goldman  
weboflife22@yahoo.com  
445 Ridge Rd  
Shaftsbury, Vermont 05262



**From:** [Beverly Mathews](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:27:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Mathews  
1sd2ocean@gmail.com  
216 Iris Dr.  
Easley , South Carolina 29642

**From:** [Dwain Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:27:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dwain Jones  
dwainjones@hotmail.com  
1113 Meridian Ave  
South Pasadena, California 91030

**From:** [Shirlene Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:27:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shirlene Harris  
shirleneharris2014@gmail.com  
13333 Syracuse  
San Antonio, Texas 78249

**From:** [Lisa Stone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:27:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Stone  
lestone@aya.yale.edu  
8902 Birdwood Ct  
Houston, Texas 77096-2107

**From:** [Pauline Coderre](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:26:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pauline Coderre  
paulinegcoderre@gmail.com  
8106 W Point Dr  
Springfield, Virginia 22153

**From:** [Beverly Mitchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:26:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Mitchell  
bevrosam@aol.com  
1812 S Watersilk Pl  
Boise, Idaho 83709

**From:** [Connie Raper](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:26:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Connie Raper  
ckrmob@gmail.com  
9401 Theresa Ln  
Rougemont , North Carolina 27572

**From:** [Thomas Crown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:26:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Crown  
crownster@gmail.com  
4935 Hatfield Street  
Pittsburgh, Pennsylvania 15201



**From:** [Jeff Kulp](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:26:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Kulp  
jskulp1@gmail.com  
5417 Oldtowne Road  
Raleigh, North Carolina 27612

**From:** [Karen Stewart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Stewart  
stewhart25@gmail.com  
5979 dry oak ct.  
SAN JOSE, California 95120

**From:** [Joan Winkler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joan Winkler  
jlwinkler18@bellsouth.net  
18 Timberlake Dr  
Greenville , South Carolina 29615

**From:** [Cindy Jensen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Jensen  
csjensen58@gmail.com  
1505SW 192 Ave.  
Beaverton , Oregon 97003

**From:** [Cecile Ervin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cecile Ervin  
rickandcec@gmail.com  
183 Looking Glass Road  
Walla Walla , Washington 99362

**From:** [Mary Zack](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Zack  
malyzack@gmail.com  
393 Ridgedale Dr N  
Worthington, Ohio 43085

**From:** [Terry Grace](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:25:14 PM

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Federal Trade Commission PUBLIC MEETING,

Enough of the mega-mergers. Real capitalism assumes a level playing field for competitors. This would be another distortion of our so-called free enterprise system. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Terry Grace  
prairterr@yahoo.com  
227 S Taylor Ave  
Oak Park, Illinois 60302

**From:** [Emory Collins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:24:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Emory Collins

Emory Collins  
x\_leftofcenter@hotmail.com  
12845 Meadow Creek Lane, apt 307  
Pineville, North Carolina 28134



**From:** [Sheila Low-Beer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheila Low-Beer  
slowbeer@mac.com  
2704 Point St  
Edisto Beach, South Carolina 29438

**From:** [Fleet Van Riper](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Fleet Van Riper  
fleetvanriperjr@gmail.com  
1610 Bolton St  
Baltimore, Maryland 21217

**From:** [Tobias Fairman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tobias Fairman  
ophion34@gmail.com  
520 Claraday Street  
Glendora , California 91740

**From:** [Mona Acker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mona Acker  
mlacker@shaw.ca  
5600 Kensington Way Unit 206  
Culver City, California 90230-7157

**From:** [Jim Hughes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Hughes  
jimandshirleyhughes@gmail.com  
N6797 Manske rd  
Lake Mills, Wisconsin 53551

**From:** [Lee Dlugin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:02 PM

---

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

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lee Dlugin  
ldlugin@cpusa.org  
235 W 23rd St #7  
New York, New York 10011

**From:** [Steve Shapiro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Shapiro  
shapirosm@gmail.com  
2511 30th Ave S  
Seattle, Washington 98144

**From:** [Howard Gundlach](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:22:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Howard Gundlach  
HGUNDLAC@CHORUS.NET  
5205 Academy Dr  
Madison, Wisconsin 53716



**From:** [Nancy Clevenger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:22:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Clevenger  
nancylea101@gmail.com  
130 W. Brown Road, Apt. C-217  
Mesa, Arizona 85201

**From:** [Linda Z](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:22:01 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,

Linda Z  
lindaz@pobox.com  
2113 Pinon St  
Silver City, New Mexico 88061-8227

**From:** [Dan Spilman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:22:00 PM

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Federal Trade Commission PUBLIC MEETING,

I have tried all my life to stay away from let the criminal corporate banks steal money from me by avoiding doing business with them. One of the two credit cards I have used for decades is Discover, and I want to continue so with a clear conscience. We can not allow the Citibanks, BofA, Wells Fargos etc to have more consolidation, as the citizens will pay the price in the short term and long term.

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

Dan Spilman  
spilmandan@yahoo.com  
1102 N 8th Street  
Wilmington, North Carolina 28401

**From:** [Barb Crumpacker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barb Crumpacker  
crummy1810@gmail.com  
1015 E Lakeside Ave  
Coeur D Alene, Idaho 83814

**From:** [Mary Chase](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:51 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. Pass the Tax Relief for American Families and Workers Act to expand the CTC.

Sincerely,

Mary Chase  
blanchase@gmail.com  
1092 Noe Street  
San Francisco, California 94114

**From:** [Robyn Rosenberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:49 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robyn Rosenberg  
robyn.s.rosenberg@gmail.com  
4620 Frey Street  
Madison, Wisconsin 53705

**From:** [Darrah Wagner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darrah Wagner  
wagner.darrah1@gmail.com  
361 North Rd  
Winterport, Maine 04496

**From:** [Alexandra Gruskos](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexandra Gruskos  
agruskosathome@yahoo.com  
300 Carnegie Place  
Pittsburgh, Pennsylvania 15208-2708



**From:** [Charles Froelich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:38 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charles Froelich  
fesstival42@gmail.com  
729 Willivee Drive  
Decatur, Georgia 30033

**From:** [Roland Zech](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:21:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Roland Zech  
rolandzech@yahoo.com  
1430 ne 73rd ave  
Portland, Oregon 97213

**From:** [NM Creatrix](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:20:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

NM Creatrix  
weatherscf@yahoo.com  
129 Park Hills Dr. #2317  
waxahachie, Texas 75165

**From:** [Kofi Gamor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:20:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kofi Gamor  
dkgamor@gmail.com  
Greensboro Drive  
McLean, Virginia 22102

**From:** [Gloria Darby](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:20:27 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria Darby  
wildflowers8058@yahoo.com  
1314 32nd St  
Sarasota, Florida 34234

**From:** [Sophia Vassilakidis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:20:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sophia Vassilakidis  
manglebaby@hotmail.com  
2744 Briarhurst dr  
Houston, Texas 77057

**From:** [Melanie Kuhn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Melanie Kuhn  
melaniek@purdue.edu  
5954 Appaloosa Trail  
West Lafayette, Indiana 47906

**From:** [Katherine Atchison](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Atchison  
lonewolf999k@yahoo.com  
5225 White Willow Dr  
Fort Collins, Colorado 80528



**From:** [B. E.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:19 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,

B. E.

[barerickson@gmail.com](mailto:barerickson@gmail.com)

V. Sch. Rd.

WLV, California 91361

**From:** [Renee Duncan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Renee Duncan  
renee.duncan224@gmail.com  
158 Dove Creek Drive  
Tavernier, Florida 33070

**From:** [Carol Leake](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Leake  
carolleake@gmail.com  
503 Henry Clay Avenue  
New Orleans , Louisiana 70118

**From:** [Joanne Tenney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:19:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joanne Tenney  
joannetenney@hotmail.com  
453 W El Norte Pkwy Apt 301  
Escondido, California 92026

**From:** [Pat Jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:18:48 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Jackson  
patny62@gmail.com  
20 Willow St.  
Augusta, Maine 04330

**From:** [Anne Deysher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:18:43 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Deysher  
annedeysher@gmail.com  
21 Lackey Street  
Westborough, Massachusetts 01581

**From:** [Betsy Cornwell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:18:40 PM

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Federal Trade Commission PUBLIC MEETING,

Already there is a dearth of competition in Credit Card choices since merchants are generally locked into the big four; sometimes into only two.

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

Betsy Cornwell  
brc0517@gmail.com  
101 S. Midway  
Shelter Island, New York 11964

**From:** [Susan Campbell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:18:09 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,

Susan Campbell  
sueinsal@gmail.com  
105 Country Club Road  
Bolton , Connecticut 06043



**From:** [George Erceg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:56 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,

George Erceg  
rubot62@gmail.com  
3079 Donnellville Road  
Natrona Heights, Pennsylvania 15065

**From:** [Albert ACOSTA](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Albert ACOSTA  
1964systems@gmail.com  
1337 Kelly Drive  
Barstow, California 92311

**From:** [Constance Wessel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:52 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Constance Wessel  
ladymommacat@gmail.com  
515 N Hwy 49 #11  
Sonora, California 95370

**From:** [lorraine foster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:51 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

lorraine foster  
lorraine.rae.foster@gmail.com  
8205 se 9th ave  
portland, Oregon 97202

**From:** [Catherine Gould](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Catherine Gould  
c.anne.gould@gmail.com  
6429 Orchard Ave  
Takoma Park, Maryland 20912

**From:** [theresa severson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

theresa severson  
theresaseverson525@gmail.com  
4617 texas trail  
madison, Wisconsin 53704

**From:** [Robert Longer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:17:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Longer  
rlonger@cwa-union.org  
3201 Normington Dr  
Sacramento, California 95833

**From:** [Carol Watts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:57 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Watts  
cawatts001@gmail.com  
1308 S 5th St  
Austin, Texas 78704



**From:** [Diane DiFante](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:48 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 DiFante  
dvelmad505@gmail.com  
53 Bennett Shade Lane  
Martinsburg, West Virginia 25403

**From:** [Marlene Counts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:43 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,

Marlene Counts  
marlenecounts@sbcglobal.net  
14583 Robert I Walker Blvd  
Wells Branch, Texas 78728

**From:** [Jim Pumpelly](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Pumpelly  
jim.pumpelly@gmail.com  
124 S.E. 17th Av.  
Portland, Oregon 97214

**From:** [Jenene G Garey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:29 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry. Right now Capital One can't even issue a card for the NYC subway system they don't need to have more issues to deal with.

If approved, this mega-merger would lead to further consolidation of power and influence 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,

Jenene G Garey  
jggarey@icloud.com  
724 Zlatnik Drive  
Two Rivers, Wisconsin 54241-3125

**From:** [Eric Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:15:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Smith  
esmith2690@gmail.com  
22 Coakley Rd  
Portsmouth, New Hampshire 03801

**From:** [Lawrence Page Jr.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:15:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lawrence Page Jr.  
pagelh@gmail.com  
9204 Hendrix Rd NE  
Albuquerque, New Mexico 87111

**From:** [Marie-Estelle Gill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie-Estelle Gill  
58estelle@gmail.com  
3 NANCY LANE  
Sabattus , Maine 04280

**From:** [Brigitte Genest](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brigitte Genest  
brigitte.genest@csn.qc.ca  
119, rue De Rotterdam  
Laval, Quebec H7M 1M1



**From:** [Steve Adkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steve Adkins  
speednut@hotmail.com  
7 S. Stolp Ave., Apt. 806  
Aurora, Illinois 60506

**From:** [Eveline Gewalt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:48 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eveline Gewalt  
sunflowerherbshoppe@musfiber.com  
1923 W. Andrew Johnson Hwy.  
Morristown, Tennessee 37814

**From:** [George Ruiz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Ruiz  
ruiz.george87@yahoo.com  
1321 Hull drive  
San Carlos, California 94070

**From:** [Jeffrey White](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeffrey White  
rogue576@gmail.com  
42852 SW Dudney Avenue  
Forest Grove, Oregon 97116

**From:** [Terry Schuster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:22 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Schuster  
terryclutterfree@gmail.com  
4408 Marriott Dr  
Raleigh, North Carolina 27612

**From:** [Beth VanBuren](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:22 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Beth VanBuren  
bhvanburen@hotmail.com  
345 Oxford Road  
Plymouth Meeting , Pennsylvania 19462

**From:** [Beverly Janowitz-Price](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:14:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Janowitz-Price  
bevjano@gmail.com  
3020 N 14th St.  
Phoenix, Arizona 85014

**From:** [Johnny Hall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:13:48 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Johnny Hall  
kopsman124@yahoo.com  
124 Justice Branch  
Dana, Kentucky 41615-9051



**From:** [Michael Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:13:34 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,

Michael Miller  
myk92262@gmail.com  
14777 Palm Drive SPC 48  
Desert Hot Springs, California 92240

**From:** [Craig Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:13:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Craig Nelson  
cnelson2961@gmail.com  
7462 Cherokee Trail  
Yucca Valley, California 92284

**From:** [Enid Breakstone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:12:55 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Enid Breakstone  
daze-plosive-0o@icloud.com  
164 Wetherell St  
Manchester, Connecticut 06040

**From:** [Laurena Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:12:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurena Brown  
brownlaurene@hotmail.com  
269 Peckham Place  
Encinitas , California 92024

**From:** [Jim Burgess](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:12:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jim Burgess  
jburgess618@gmail.com  
19705 Ned Ct  
Charlotte , North Carolina 28273

**From:** [Nancy Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Wilson  
ctqwn@yahoo.com  
185 wayfarer lane  
Lake Havasu City, Arizona 86403

**From:** [Mark and Judy Harvey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark and Judy Harvey  
spiritbear@me.com  
209 Emerson Rd  
Great Bend, Pennsylvania 18821-9534

**From:** [Bill Bruder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bill Bruder  
heatsekr1@yahoo.com  
51227 Detroit Lane, Address 2  
Cumberland, Ohio 43732



**From:** [Robert T Ball Jr MD MPH](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:16 PM

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Federal Trade Commission PUBLIC MEETING,

Folks- PLEASE STOP THIS MEGA-MERGER!!!

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert T Ball Jr MD MPH

[rball8ap@gmail.com](mailto:rball8ap@gmail.com)

8 Albemarle Pointe

Charleston, South Carolina 29407

**From:** [Monica Haddad](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Monica Haddad  
monica99@live.com.au  
1/202 Cornelia Road Toongabbie  
Toongabbie East, New South Wales 2146

**From:** [JC WEST](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

JC WEST  
muscle.daddy.bear.1@gmail.com  
16700 Hwy 116  
Guerneville, California 95446

**From:** [Marianne Gentile](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marianne Gentile  
mgentile520@gmail.com  
5217 Brookshire Estates Dr  
Joliet, Illinois 60586

**From:** [Laurence Howard](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:05 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 United States is no longer a decent country for working people. It's time to enforce anti-trust acts; enable hard-working, tax-paying citizens to move up in class. Yes, we live in a class society, and it is time to give the American people a chance to realize what once was "the American dream."

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mr. and Ms. Laurence K. and Marcia O. Howard

Laurence Howard  
805lkhoward24@gmail.com  
600 Ortiz Ave 302  
Sand City, California 93955

**From:** [Pamela Sullivan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:11:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela Sullivan  
mbaz18@yahoo.com  
18 harvest drive  
Hooksett , New Hampshire 03106

**From:** [Margaret Redus](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Margaret Redus  
redusmargaret@gmail.com  
2793 S. Webster St.  
Denver, Colorado 80227

**From:** [Matt Loach](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:48 PM

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Federal Trade Commission PUBLIC MEETING,

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Is it any wonder that certain organizations in our society are making an effort to do away with physical currency altogether...?

The original intent of a, "cashless economy" is one where every transaction and payment is simply managed electronically. Each interaction is tracked through every step as a matter of safety and economic security. But there is not any fee or surcharge or tariff applied at any stage of the transactions. In a true, "cashless economy," those entities who are managing the credit-system do so as a facet of their jobs. They are not adding a profit percentage to the cost of good and services.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Matt Loach  
mloach69@gmail.com  
141 Broad St  
Plattsburgh, New York 12901



**From:** [Stan Kumiega](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stan Kumiega  
stanleyjrn@hotmail.com  
13 Williams Dr, 13 Williams Dr  
Village Green-Green Ridge, Pennsylvania 19014

**From:** [Martha F Hulshoff](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:36 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.

I am literally old enough to remember when MaBell was taken apart! Why are we allowing more monopolies?

Sincerely,

Martha F Hulshoff  
mfhulshoff@gmail.com  
2 Northway View Court  
Ballston Lake, New York 12019

**From:** [Terry Barber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:31 PM

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Federal Trade Commission PUBLIC MEETING,

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Enforce the anti-trust laws of the Constitution and the 20th Century.

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Barber  
starheart43@hotmail.com  
1423 A St  
Springfield, OR, Oregon 97477

**From:** [suzanne Lamborn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:10:00 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

suzanne Lamborn  
lamb@zoominternet.net  
225 Lees Bridge Rd  
Nottingham, Pennsylvania 19362

**From:** [Sandra Gotch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Gotch  
sagotch45@gmail.com  
26621 S 197th PI  
Queen Creek, Arizona 85142

**From:** [Mark Hemenway](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Hemenway  
mshemenway9702@gmail.com  
7700 Covey Chase Drive  
Charlotte, North Carolina 28210

**From:** [George Picchioni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Picchioni  
gdp527@gmail.com  
1923 Colden Ave  
Bronx, New York 10462

**From:** [karen mahoney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

karen mahoney  
kmahoney1072@gmail.com  
179 laurel street #21  
florence, Oregon 97439



**From:** [Nicole Gillespy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicole Gillespy  
nyx.strange@gmail.com  
426 S Coles Ave  
Maple Shade, New Jersey 08052

**From:** [Judith Rubin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Rubin  
jkr5plus@optonline.net  
548 E State  
Long Beach, New York 11561

**From:** [Rudolph Montalvo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:09:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rudolph Montalvo  
rudolph.a.montalvo@gmail.com  
4635 gershwin place  
woodland hills, California 91364

**From:** [Sonia Noemi Cross](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sonia Noemi Cross  
moirai347@outlook.com  
6469 Clark Road Unit 919  
Paradise, California 95969

**From:** [Ronald Ricklefs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Ricklefs  
ron.ricklefs@gmail.com  
1701 Meadow Ridge Drive, Apt. 14  
Anamosa, Iowa 52205

**From:** [dan dowdall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

dan dowdall  
dandowdall47@gmail.com  
Pob 591  
lahaina, Hawaii 96767

**From:** [Sherry Pennington](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sherry Pennington  
jpennw3@gmail.com  
24510 64th Avenue S  
Kent, Washington 98032

**From:** [Sharon Ofenstein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Ofenstein  
ofensteinsko@gmail.com  
75 South Rd  
Pepperell, Massachusetts 01463



**From:** [Michael Lanham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:02 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Lanham  
jmz@vom.com  
511 Keokuk Street  
Petaluma, California 94952

**From:** [Evans Pate Jr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Evans Pate Jr  
pategp@hotmail.com  
23076 Melrose Ave  
Eastpointe, Michigan 48021

**From:** [Brenda Bergstrom](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:07:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brenda Bergstrom  
brenberg987@gmail.com  
1255 N Broadway  
Escondido , California 92026

**From:** [Patricia Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:07:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Cook  
phc4good@gmail.com  
2341 Mershon Dr  
AnnArbor, Michigan 48103

**From:** [Douglas Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:07:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Douglas Miller  
douglasmiller35@gmail.com  
67 Briarwood Circle  
Worcester , Massachusetts 01606

**From:** [Brenda Michaels](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:06:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brenda Michaels  
brenda@conscioustalk.net  
1240 W Sims Way # 361  
Port Townsend, Washington 98368

**From:** [Annette Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:06:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Annette Nelson  
nelsona1216@gmail.com  
E 233 St  
Bronx, New York 10470

**From:** [Michael Marcotte](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:06:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Marcotte  
mmarcott@kent.edu  
8741 Madrid Circle  
Naples, Florida 34104



**From:** [Donna Olsen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:06:23 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Donna Olsen  
donna@hope4alluhm.org  
5032 Amber Valley Pkwy S, Apt 205  
Fargo, North Dakota 58104

**From:** [M Langelan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:06:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

M Langelan  
mjlangelan@gmail.com  
7215 Chestnut St.  
Chevy Chase, Maryland 20815

**From:** [David Ching](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:05:34 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,

David Ching  
baljema@gmail.com  
15614 Starbuck st  
WHITTIER, California 90603

**From:** [James Sliger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:05:30 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 Sliger  
csliger47@hotmail.com  
9839 Bestin Ln  
Houston, Texas 77065

**From:** [Susan Queen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:05:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Queen  
squeen1209@gmail.com  
1036 Princeton Dr NE  
Albuquerque, New Mexico 87106

**From:** [Marianne Lappin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:05:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marianne Lappin  
mariannelappin@gmail.com  
4580 Nogal Canyon Road  
Las Cruces, New Mexico 88011

**From:** [Julia Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Julia Wilson  
cattail\_02calm@icloud.com  
966 east 94 street  
Brooklyn , New York 11236

**From:** [Chris Wheeler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chris Wheeler  
wheelsonthecoast@gmail.com  
624 Osterville West Barnstable Rd, Unit C  
Marstons Mills, Massachusetts 02648



**From:** [Robin Dubay](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:56 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Dubay  
robin@lotsofbow.com  
2615 SW Luradel St  
Portland, Oregon 97219

**From:** [Robert Janusko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Janusko  
janusko@rcn.com  
1329 Eaton  
Bethlehem, Pennsylvania 18018

**From:** [Erik Peterson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Erik Peterson  
janpeterson87@gmail.com  
183 Timberview Dr  
Troy, Michigan 48084

**From:** [leni lowry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:04:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

leni lowry  
lasl@lowrycenter.com  
12001 Market Street 324  
Reston, Virginia 20190

**From:** [Colleen Evans](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:03:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Colleen Evans  
evans.colleen@gmail.com  
1063 Swanston Dr  
Sacramento, California 95818

**From:** [Martin Weinberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:03:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martin Weinberg  
mweinberg18@gmail.com  
15724 24th Avenue  
Whitesone , New York 11357

**From:** [Sandy Graves](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:03:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandy Graves  
decor\_bob\_0s@icloud.com  
19791 Gallahad Drive  
Macomb, Michigan 48044

**From:** [AB Hartdegen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:03:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

AB Hartdegen  
a-hartdegen@neiu.edu  
2300 N Commonwealth  
Chicago, Illinois 60614



**From:** [Alvernon Brown Jr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:03:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alvernon Brown Jr  
nomorebrown00@gmail.com  
4102 Queensbury Road, 1A  
Hyattsville, Maryland 20781

**From:** [Rina Rubenstein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:02:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rina Rubenstein  
houseofrina@hotmail.com  
2537 13th Avenue  
Los Angeles, California 90018

**From:** [Mary Elizabeth Jackson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:02:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Elizabeth Jackson  
canvascanary@gmail.com  
650 Granville Drive  
Winston-Salem , North Carolina 27101

**From:** [Alan McRoberts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:02:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan McRoberts  
a1mcr@yahoo.com  
3204 Yellowpine Terrace  
Austin, Texas 78757

**From:** [Jill Rupprecht](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:02:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jill Rupprecht  
richandjill@mac.com  
1100 , S Collier  
Marco Island, Florida 34145

**From:** [susan dickerson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:01:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

susan dickerson  
lola2danz@gmail.com  
6012 woodland lane  
clinton, Maryland 20735-1542

**From:** [Dotti King](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:01:09 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dotti King  
dottiking22@gmail.com  
2056 Walnut Grove Avenue  
San Jose, California 95128

**From:** [Dorothy Knudson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:01:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dorothy Knudson  
dpknud@hotmail.com  
POBox 2046  
WallaWalla , Washington 99362



**From:** [Karen Toyohara](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:00:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Toyohara  
spboersma@gmail.com  
4241 Woodland Dr  
La Mesa, California 91941-6710

**From:** [Brian Murray](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:00:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Brian Murray  
brianmurray72@gmail.com  
1133 Annin St  
Philadelphia, Pennsylvania 19147

**From:** [Nancy Bocanegra](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:00:32 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,

Nancy Bocanegra  
njbocanegra@yahoo.com  
2814 Velvet Way  
Walnut Creek, California 94596

**From:** [Patricia. A Sacco](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:00:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia. A Sacco  
saccopatricia674@gmail.com  
456 Duncan Elder dr  
Greenlawn , New York 11740

**From:** [Steven Nasta](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:00:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Nasta  
lebeckg1@gmail.com  
10 short hill rd  
New City, New York 10956

**From:** [Marc Garcelon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:59:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marc Garcelon  
mgarcelo@gmail.com  
712 W. 48th St. Apt. 303  
Kansas City, Missouri 64112

**From:** [Michael Erickson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:59:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Erickson  
ohldmakwa69@gmail.com  
2515 south 9th street  
Minneapolis, Minnesota 55406

**From:** [Ashley Dickinson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:59:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ashley Dickinson  
ashleyrockingbird@gmail.com  
104 SW 4th St. #508  
Des Moines, Iowa 50309



**From:** [Linda Elwood](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:59:06 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 Elwood  
lindyelwood@yahoo.com  
30053 N Suscito Dr  
Peoria, Arizona 85383

**From:** [Paul Downey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:58:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Downey  
pauldowney1958@gmail.com  
5228 Wilson Avenue  
St. Louis, Missouri 63110

**From:** [Lisa Reinsmith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:58:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lisa Reinsmith  
scavengersofelmore@gmail.com  
2077 Bally Drive  
Northampton , Pennsylvania 18067

**From:** [Mandy Elsea](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:57:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mandy Elsea  
maelsea@gmail.com  
9821 E 31st St S  
Independence, Missouri 64052

**From:** [Al Blake](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:57:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Al Blake  
alvinblake@aol.com

**From:** [Karen McCaw](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:56:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen McCaw  
allenkaren4526@gmail.com  
4526 Mount Vernon Dr  
Los Angeles, California 90043

**From:** [Terence Bleakley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:56:39 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. Keep their hands off our money!

Sincerely,

Terence Bleakley  
terryble64@yahoo.com  
244 Oakland St, Apt A  
Manchester , Connecticut 06042

**From:** [Megan Williamson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:56:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Megan Williamson  
megan773@gmail.com  
2028 w Crystal st  
Chicago , Illinois 60622



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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

michael earney  
themichaelearney@yahoo.com  
p.o.box 627 utopia  
Utopia, Texas 78884

**From:** [Karen McCaw](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:56:00 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 McCaw  
mccaw.karen@yahoo.com  
4526 Mount Vernon Dr  
Los Angeles, California 90043

**From:** [Robin Kulkarni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:55:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robin Kulkarni  
robinhughes2015@yahoo.com  
2770 Isabelle Dr  
Victoria, Minnesota 55386

**From:** [Don Pew](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:55:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Don Pew  
nobrainsurgeon022@yahoo.com  
348 Indiana Ave.  
Girard , Ohio 44420

**From:** [Tara Roberts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:55:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tara Roberts  
tara.craft@yahoo.com  
33 Ninth Street  
Tallahassee, Florida 32320

**From:** [Rod Woolridge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:59 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rod Woolridge  
rod.wool@sympatico.ca  
321 Progress Ave.  
Brampton, Ontario 49837

**From:** [Susan Harman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Harman  
susanharman1@gmail.com  
4114 39th Avenue  
Oakland, California 94619

**From:** [Kirk Robbins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kirk Robbins  
kirkrobbins@mac.com  
7547 N Matlock Ave  
Boise, Idaho 83714-4047



**From:** [Dru Rafkin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dru Rafkin  
dru.new2@gmail.com  
723 5th Ave E, Unit 210  
Kalispell, Montana 59901

**From:** [Carol Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:16 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Johnson  
cj5264539@gmail.com  
311 S Lincolnway Apt 403  
North Aurora, Illinois 60542

**From:** [Paula Fenda](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:53:21 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,

Paula Fenda  
gfenda@bellsouth.net  
5312 COURTNEY CIRCLE  
BOYNTON BEACH, Florida 33472

**From:** [Louise Espinoza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:53:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Louise Espinoza  
louiseespinoza@hotmail.com  
492 El Portal Drive  
SANTA ROSA, California 95407

**From:** [Christopher Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:53:01 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 Jones  
1nimelov3r@gmail.com  
403 Milton St., Apartment # 2  
Valparaiso, Indiana 46385

**From:** [Daris Wiebe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Daris Wiebe  
k0dpw@yahoo.com  
201 N. Missouri  
Ulysses, Kansas 67880

**From:** [Esther Garvett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Esther Garvett  
egarvett@gmail.com  
1861 NW South River Drive, Apartment 2409  
Miami, Florida 33125-2768

**From:** [Susan McClure](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan McClure  
sueze24@hotmail.com  
1483 N 15th Ave, #211  
Bozeman, Montana 59715



**From:** [Linda Johnson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Johnson  
hellolinda67@gmail.com  
1648 Lodi Avenue  
San Mateo, California 94401-3658

**From:** [Tanara Saarinen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tanara Saarinen  
sawhetowl@gmail.com  
4418 Rosedale St NW  
Gig Harbor, Washington 98335

**From:** [Judith Poxon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:52:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Poxon  
jlpoxon@hotmail.com  
3207 L St Apt B  
Sacramento, California 95816-5250

**From:** [Ted Gleckner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ted Gleckner  
ted.gleckner@gmail.com  
3059a lake shore drive  
Minneapolis, Minnesota 55416

**From:** [Sharon Baker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:45 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,

Sharon Baker  
skb38goshen@gmail.com  
123 The Willows  
Goshen, Indiana 46526

**From:** [Erik LaRue](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Erik LaRue  
pacific2626@gmail.com  
17598 Maiben Road  
Burlington, Washington 98233

**From:** [Warren Hageman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Warren Hageman  
magpieyb@gmail.com  
4200 Manzanita Ave Apt 66  
Carmichael, California 95608

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

---

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Federal Trade Commission PUBLIC MEETING,

I am writing to you as the owner of an online mailorder business, using credit cards for 98% of the transactions.

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

Luana Rubin  
equiltfairy@gmail.com  
4581 Maple Court  
Boulder, Colorado 80301-5829



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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Walling  
emotocat18@gmail.com  
2050 Jensis Rd  
Castleton, New York 12033

**From:** [Joy Kroeger-Mappes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joy Kroeger-Mappes  
jkroeger@frostburg.edu  
82 Frost Avenue  
Frostburg, Maryland 21532

**From:** [Carol L Hanson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:51:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol L Hanson  
carolleehanson@yahoo.com  
57 Stonebridge Way  
Berlin , Connecticut 06037

**From:** [Marie DesJarlais](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:50:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marie DesJarlais  
gatemex@gmail.com  
912 Market Street  
La Crosse, Wisconsin 54601

**From:** [Susan MacGregor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:50:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan MacGregor  
seesue@gmail.com  
9504 169th Ave NE  
Redmond, Washington 98052

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

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

Constance Minerovic  
clminerovic@yahoo.com  
8478 Waterside Drive  
Northfield , Ohio 44067

**From:** [Patricia Altro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Altro  
musnurse@gmail.com  
4043 Cortina Road  
Baldwinsville, New York 13027

**From:** [Ben Conley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ben Conley  
conleyb@gmail.com  
4392 Mount Olive Church Road  
Morganton, North Carolina 28655-9142



**From:** [Alexander Ciamaga](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Alexander Ciamaga

Alexander Ciamaga  
ciamagaalex@yahoo.com  
192 Warren St.  
Englewood, New Jersey 07631

**From:** [Cynthia Sheikh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:23 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,

Cynthia Sheikh  
bmf7860@gmail.com  
800 Old Westtown Road  
West Chester, Pennsylvania 19382

**From:** [Judy Ryder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judy Ryder  
spirit1ryder@gmail.com  
15 Seward St  
Putnam, Connecticut 06260

**From:** [Ronald Hobbs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ronald Hobbs  
rhobbs1949@gmail.com  
10124 4th St  
Highland, Indiana 46322

**From:** [Greg Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:49:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Greg Brown  
gnbphotography@yahoo.com  
2301 Collins Ave. 403  
MIAMI BEACH, Florida 33140

**From:** [Judith Antin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Judith Antin  
judith@cabodevelopmentgroup.com  
2820 Angelo Dr.  
Los Angeles, California 90077

**From:** [Dan Morgan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dan Morgan  
nasaduck@gmail.com  
21019 Elberta rd  
Rosamond, Washington 98036

**From:** [Ann Ewing](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:21 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann Ewing  
annkewingbwe@gmail.com  
82 Bon Air Circle  
Jackson, Tennessee 38305



**From:** [Carol Hernandez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Hernandez  
carolkh@yahoo.com  
2204 Ramelli Ave  
Ventura , California 93003

**From:** [Andrea Fetsko](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Fetsko  
akf7777@yahoo.com  
20967 Morewood Pkwy  
Rocky River , Ohio 44116

**From:** [Linda Oeth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Oeth  
linda.oeth@gmail.com  
420 Mendoza Terrace  
Corona del Mar, California 92625

**From:** [Riah Wemple](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:48:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Riah Wemple  
rockfeko33@gmail.com  
33 Clairmont Place  
Pittsburg, California 94565

**From:** [Millie Schaefer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Millie Schaefer  
olddutch@optonline.net  
269 Old Dutch Hollow Rd  
Monroe, New York 10950

**From:** [Jo Ann McGreevy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:57 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jo Ann McGreevy  
jrm2@nyu.edu  
140 Prospect Ave  
Hackensack, New Jersey 07601-2255

**From:** [Susan Thiel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Thiel  
susanthiel1948@gmail.com  
1810 172nd St. E.  
Spanaway, Washington 98387

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

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Federal Trade Commission PUBLIC MEETING,

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Thank you! Sincerely,

R. Bell

Avon, NC 27915

Rob Bell

[Seamansails@gmail.com](mailto:Seamansails@gmail.com)

40088 Marlin Dr

Avon, North Carolina 27915



**From:** [Edward Maxedon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Maxedon  
gmaxedon@indiana.edu  
161 Hillside Drive  
Nashville, Indiana 47448-8127

**From:** [Marcia Curry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcia Curry  
curry.marcia@yahoo.com  
229 Karen Dr  
Alamo , Texas 78516

**From:** [Edward Hanson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Hanson  
edwhanson@gmail.com  
Leyden  
CC, Colorado 80022

**From:** [Christine Popowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:02 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Christine Popowski  
cpopowski2009@gmail.com  
2630 Pleasant Avenue #101  
Minneapolis, Minnesota 55408

**From:** [Mel Fish](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:51 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mel Fish  
michaelfish544@gmail.com  
270 SW Wakonda Beach Rd  
Waldport , Oregon 97394

**From:** [Martha Tack](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Tack  
marthatackmt4@gmail.com  
2757 Pleasant Hill Road  
Wetumpka, Alabama 36092

**From:** [Carol Collier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Collier  
ccollier@verizon.net  
1337 Pinebrook Way  
VENICE, Florida 34285

**From:** [Louise Ashleson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:45 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely, Louise Ashleson

Louise Ashleson  
lashleson@yahoo.com  
17043 710th Ave  
Albert Lea, Minnesota 56007



**From:** [edward mcreynolds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:26 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,edward mcreynolds

edward mcreynolds  
mcreynoldsed1@gmail.com  
421 murphy drive  
romeoville, Illinois 60446

**From:** [Leah Fagundes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Leah Fagundes  
leahfagundes@icloud.com  
385 Lakeside Drive F 109  
Richmond , California 94806

**From:** [Phil Heinlein](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:46:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Phil Heinlein  
pdheinlein@gmail.com  
3406 Oakellar Ave  
Tampa, Florida 33611

**From:** [Claire Laborde](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Claire Laborde  
claire.m.laborde@gmail.com  
180 Hilton Ave Apt D7  
Hempstead, New York 11550

**From:** [Taylor Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:50 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,

Taylor Brown  
tdb419@yahoo.com  
17 Ethan Allen Drive  
Canaan, Vermont 05903

**From:** [Evette Andersen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Evette Andersen  
evette.andersen@gmail.com  
10230 Ridgeview  
Grass Valley , California 95945

**From:** [Janet Falcone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Falcone  
janf1907@gmail.com  
425 South Hubbards Lane #375  
Louisville, Kentucky 40207-4095

**From:** [Susan Wilmot](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Wilmot  
susanhwilmot@gmail.com  
101 Princeton Street  
Boston, Distrito Federal 02128



**From:** [Kevin Hodack](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Hodack  
kjhodack@gmail.com  
5673 W. Alder Ave.  
Littleton, Colorado 80128

**From:** [Jeanneth Sangurima-Quiles](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

Jeanneth Sangurima-Quiles  
jsangurimaquiles@gmail.com  
1049 Chardea Dr.  
Clarksville, Tennessee 37040

**From:** [Martha Ellison](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:23 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,

Martha Ellison  
marthaellison1@gmail.com  
130 N. Ryans Way  
Saint Joseph, Missouri 64506

**From:** [Kim Zeller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:22 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,

Kim Zeller  
zpearlie12@gmail.com  
6430 110th Ave N  
Champlin, Minnesota 55316

**From:** [Cindi Field](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:21 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,

Cindi Field  
cindilfield@gmail.com  
664 30th Street  
Ogden, Utah 84403

**From:** [Christopher Fontenot](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:45:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Christopher Fontenot

Christopher Fontenot  
chrisfontenot91@protonmail.com  
11011 Cal Road  
Baton Rouge, Louisiana 70809

**From:** [Carl Prellwitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carl Prellwitz  
ccp.nhlife@gmail.com  
125 Main Street  
Dover, New Hampshire 03857

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Justin Philipps  
jphilipps1259@gmail.com  
1385 Independence Court  
Newark, Ohio 43055



**From:** [David Kissam](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Kissam  
equis1twobit@gmail.com  
2 Oley Meadows Dr  
Oley, Pennsylvania 19547

**From:** [Nancy Farmer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Farmer  
nancyf431@gmail.com  
118 Lake Pine Circle, A2  
Greenacres, Florida 33463

**From:** [Carl Prellwitz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carl Prellwitz  
ccpnhlife@gmail.com  
28 Schooner Drive  
Dover , New Hampshire 03820

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diana Staab  
dianabeads4u@gmail.com  
516 Sandra Drive  
Levelgreen, Pennsylvania 15085-1312

**From:** [Jean Fallon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:14 PM

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Federal Trade Commission PUBLIC MEETING,

This mega-merger could be called creating the credit card cartel...

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

Jean Fallon  
jfallon@mksisters.org  
10 Pinesbridge Rd  
Ossining, New York 10562

**From:** [Ranier C de Intinis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ranier C de Intinis  
deintinis917@yahoo.com  
545 Newton Lake Drive. Apt. C-519  
West Collingswood, New Jersey 08107

**From:** [Kerby Miller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kerby Miller  
millerk@missouri.edu  
408 W. Broadway  
Columbia, Missouri 6

**From:** [Muhammad Islam](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Muhammad Islam  
mislam1@gmail.com  
1 Mason Street  
New Hyde Park, New York 11040



**From:** [Terence Hero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Terence Hero  
Culture.nut@gmail.com  
205 Uhler Ave.  
Marion, Ohio 43302

**From:** [Debi Mueller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:23 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,

Debi Mueller  
debilynnmueller@gmail.com  
1114 S Sunnyslope Dr, Unit D4  
Mount Pleasant, Wisconsin 53406

**From:** [Jennifer Alden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:18 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Alden  
dzilight@yahoo.com  
235 west 102nd street  
Nyc, New York 10025

**From:** [Annette Howell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Annette Howell  
pdxnonny@yahoo.com  
1934 North Kedzie Avenue  
Chicago , Illinois 60647

**From:** [Czora Pagsolingan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Czora Pagsolingan  
czpaige5@gmail.com  
1213 SE Wendy Ave.  
Gresham, Oregon 97080

**From:** [Leigh Berglund](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover Mega-Merger!  
**Date:** Saturday, May 25, 2024 3:43:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leigh Berglund  
lab7611@yahoo.com  
7625 Edinborough Way  
Edina, Minnesota 55435

**From:** [Victoria Bruckner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Victoria Bruckner  
victoriabruckner988@gmail.com  
580 Capp St. Apt. 706  
San Francisco, California 94110

**From:** [Michael Pelizzari](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:01 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Pelizzari  
nextgalaxy@aol.com  
264 Callan Street  
Milpitas, California 95035-2610



**From:** [Katherine Foster](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Foster  
subligaria@yahoo.com  
406 Redding Cir.  
Princeton, New Jersey 08540

**From:** [Mary Steele](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:53 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Steele  
online-activist@alumni.stanford.edu  
24561 La Hermosa Avenue  
Laguna Niguel, California 92677

**From:** [Todd Crosby](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:53 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Todd Crosby  
tcrosby@ufcw21.org  
15911 19th Ave SW  
Burien, Washington 98166

**From:** [Carrie Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carrie Anderson  
treelady@cet.com  
632 W 20th  
spokane, Washington 99203

**From:** [Raul Romero](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Raul Romero  
Raulromero0711@gmail.com  
1345 maple  
Berwyn , Illinois 60402

**From:** [Bret Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:51 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bret Smith  
viajeroperdido@hotmail.com  
PO Box 2824  
Santa Cruz, California 95063

**From:** [Sheila Winston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:34 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Sheila Winston  
sheshe@mybunnyday.com  
24303 Woolsey Cyn Road, Home 31/ Gate #1575  
Canoga Park, California 91304-1130

**From:** [Sam Jones](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:24 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sam Jones  
sallyjo46@yahoo.com  
3420 pump  
Richmond, Virginia 23233



**From:** [Maryrose Cimino](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:23 PM

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Sincerely,

Maryrose Cimino  
ciminm@yahoo.com  
3000 Midway Rd Apt 201  
Plano, Texas 75093-6123

**From:** [Anthony Ricciardi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Ricciardi  
ricciard8@aol.com  
783 Harold Ave SE  
Atlanta, Georgia 30316-1217

**From:** [MATTHEW BARRE](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:13 PM

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Sincerely,

MATTHEW BARRE  
matthew.barre@trnty.edu  
418 Poplar  
Elmhurst, Illinois 60126

**From:** [Donald Leisman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:00 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donald Leisman  
dleisman1@yahoo.com  
11 Coolidge Ave.  
Concord, New Hampshire 03301

**From:** [Cheryl Pearson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cheryl Pearson  
cnspearson1@gmail.com  
2601 Warm Hearth Drive  
Blacksburg, Virginia 24060

**From:** [alan katzer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

alan katzer  
katzer.alan@gmail.com  
2700 reynolda rd.  
Winston Salem, North Carolina 27106

**From:** [Mark Milano](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:32 PM

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Sincerely,

Mark Milano  
marknyc@hotmail.com  
218 Thompson  
New York , New York 10012

**From:** [Cosmo Stallone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:32 PM

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Sincerely,

Cosmo Stallone  
cosmo\_stallone@hotmail.com  
482 Welton Street Harpursville NY  
Your City, New York 13787



**From:** [Rocio Luparello](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:31 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rocio Luparello  
rocioluparello@hotmail.com  
8206 Glendale Drive  
Frederick , Maryland 21702

**From:** [Molly Hauck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:00 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,

Molly Hauck  
mollyphauck@gmail.com  
3900 Decatur Ave.  
Kensington, Maryland 20895

**From:** [Patricia Thomas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:40:58 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Thomas  
patthomas7cypress@gmail.com  
839 Pinewood Drive  
Ormond Beach , Florida 32174

**From:** [Brigitte Genest](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:40:39 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Brigitte Genest  
brigittegenest@hotmail.com  
119, rue De Rotterdam  
Laval, Quebec H7M 1M1

**From:** [Anne Clare](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:40:10 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anne Clare  
akclare41@gmail.com  
8523 N Main St  
Kansas City, Missouri 64155-2463

**From:** [Virgil Hutson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:40:09 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,

Virgil Hutson  
virgil\_hutson@epbfi.com  
1329 Mayfield Ln  
Hixson, Tennessee 37343

**From:** [Michael A. Johnston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:40:05 PM

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Federal Trade Commission PUBLIC MEETING,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 A. Johnston  
pluto\_of\_the\_underworld@hauntedmansion.com  
4455 Arch Street  
San Diego, California 92116

**From:** [Russell Lyons](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:39:41 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Russell Lyons  
lyons.russell@gmail.com  
912 E University St  
Bloomington, Indiana 47401



**From:** [Kathleen Ruiz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:39:35 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Ruiz  
kat77klaws@gmail.com  
726 2nd Avenue  
Seaside , Oregon 97138

**From:** [christina.scott](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:39:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

christina scott  
clscott316@gmail.com  
1814 michigan ave  
niagara falls, New York 14305

**From:** [Toni Watson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:39:28 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Toni Watson  
toniwatson2002@yahoo.com  
1308 Helix St #43  
Spring Valley, California 91977

**From:** [Ed Conyers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:39:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ed Conyers  
edconyers@gmail.com  
PO Box 3  
Port Orford, Oregon 97465

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelly Hobbs  
kinsight@icloud.com  
2900 VZ County Road 4210  
Athens, Texas 75752

**From:** [J Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

J Anderson  
jadaar@gmail.com  
945 E Sterling Dr  
Spanish Fork, Utah 84660

**From:** [Jennifer DiMarco](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer DiMarco  
jendim09@gmail.com  
1715 Kool Pk Rd NE  
Hickory, North Carolina 28601

**From:** [Alan Babey](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:25 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan Babey  
alanbabey@gmail.com  
77 Handel Road  
East Hartford, Connecticut 06118



**From:** [Delores Stachura](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:21 PM

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

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Delores Stachura  
1322wash@gmail.com  
405 N 12th St, null  
Herrin, Illinois 62948

**From:** [Kenneth Baran](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:20 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,

Kenneth Baran  
kbaran@etczone.com  
13530 N County Rd 400 E.  
Batesville, Indiana 47006

**From:** [Eleuthera Paulina du Pont-Passigli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:02 PM

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

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Federal Trade Commission PUBLIC MEETING,

I sincerely hope that the necessary steps are taken to stop the credit card merger of Capital One and Discover.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eleuthera Paulina du Pont-Passigli  
pdlpzzan@together.net  
143 Cook Hill Rd  
Alstead, New Hampshire 03602

**From:** [Scott Hobble](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:38:01 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 Hobble  
hobblesama@yahoo.com  
PO Box 82275  
San Diego, California 92138

**From:** [Gordon Martinez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:57 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.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Gordon Martinez  
gordonmartinez@yahoo.com  
609 TOWNE HOUSE LANE  
Richardson, Texas 75081

**From:** [Lara Miletta](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:49 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,

Lara Miletta  
buoy\_scares0y@icloud.com  
27 Chapman Pl  
Leominster , Massachusetts 01453

**From:** [Richard Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:31 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Cook  
cookrichard64830@gmail.com  
2620 Ruidosa Avenue  
Dallas, Texas 75228

**From:** [Doris Luther](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Doris Luther  
dsluther1049@gmail.com  
P.O. Box 297  
Hollis Center, Maine 04042



**From:** [David Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:23 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Brown  
dave\_m\_brown@toast.net  
210 W. Cross, Apt. 50  
Ypsilanti, Michigan 48197

**From:** [Vanessa Dubetsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:37:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Vanessa Dubetsky  
vdubetsky@gmail.com  
221 Rogers street  
Ulster Park , New York 12487

**From:** [Catherine Nelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Catherine Nelson  
cathyn516@gmail.com  
11572 Stonecreek Cir  
Fort Myers, Florida 33913

**From:** [Marcella Case](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marcella Case  
Marciec392@gmail.com  
13 Arcaro Road  
Manalapan , New Jersey 07726

**From:** [Kevin Grimes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Grimes  
missedexit69@yahoo.com  
84 Collins Ave  
Williston Park, New York 11596

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marion Gladstein

[mariongladstein@gmail.com](mailto:mariongladstein@gmail.com)

3226 Brandess Dr, Beverly Yusim, 21 E. Huron Apt. 3305, Chicago, IL 60611

Glenview, Illinois 60026

**From:** [Rita Reed](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rita Reed  
glance.ration-0l@icloud.com  
Krest  
Hayden , Idaho 83835

**From:** [michael o'leary](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

michael o'leary  
m\_oly74@yahoo.com  
20 2nd Street  
Jersey City, New Jersey 07302



**From:** [Jessica M Holy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:29 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jessica M Holy

[jessholy@gmail.com](mailto:jessholy@gmail.com)

12401 Abbey Knoll Court,

[/sessionWorkflow/basketWorkflow/basket/bookingOptions/bookingFulfilment/contact/contactAddress/line\[2\]](#)

Lake Ridge, Virginia 22192

**From:** [Charles Abele](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charles Abele  
chris@abele.net  
1132 Curtis St  
Albany, California 94706

**From:** [Agnes Gillespie MD](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:36:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Agnes Gillespie MD  
agigillespie@gmail.com  
3660 Cool Water Court  
PLACERVILLE, California 95667

**From:** [Richard Mata](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:52 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Mata  
ricktelmed@gmail.com  
5331 Hamilton Wolfe Rd  
San Antonio, Texas 78229

**From:** [Gregory Perkins](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gregory Perkins  
gperkins@glendale.edu  
343 1/2 Wisconsin Ave  
Long Beach, California 90814

**From:** [Nancy J Stevenson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:43 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy J Stevenson  
nanstevenson@yahoo.com  
172 Galtier Pl  
Las Vegas, Minnesota 55126

**From:** [Jeff Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeff Brown  
jeffbrown6083@hotmail.com  
1800 NW 21st Street  
Oklahoma City, Oklahoma 73106

**From:** [Gail Tephabock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:37 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gail Tephabock  
allengail2222@gmail.com  
422 eastley court  
Kingsport , Tennessee 37660



**From:** [DHAVAL PATEL](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

DHAVAL PATEL  
dpatel50488@gmail.com  
7800 Westbank Expwy.  
Westwego, , Louisiana 70094

**From:** [Patricia Crail](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:15 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Crail  
mamacrail@aol.com  
18138 Green Lakes Ct  
Baton Rouge , Louisiana 70810

**From:** [Jane Savage](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:35:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jane Savage  
savagetheatre@gmail.com  
620 Arthur Street  
Novato, California 94947

**From:** [Eva Havas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:47 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eva Havas  
eva.havas@yahoo.com  
1025 1st St SE  
Edmonton, District of Columbia 20003-5318

**From:** [Maureen Curley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Curley  
benopiecat50@gmail.com  
91 Main St.  
Hopkinton, Massachusetts 01748

**From:** [Chuck Tucker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Chuck Tucker  
chuck3494@gmail.com  
1944 NW Trenton Ave.  
Bend, Oregon 97703

**From:** [Patricia Thomas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

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

**From:** [Karen Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Wilson  
wilsonk94@yahoo.com  
1354 E MADISON PARK APT 1  
CHICAGO, Illinois 60615



**From:** [Theodore Beloin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:15 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,

Theodore Beloin  
tbeloin@gmail.com  
4033 east burns street  
Tucson , Arizona 85711

**From:** [Veroune Chittim](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:34:14 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Veroune Chittim  
verounechittim2@gmail.com  
P O Box 297  
Selma, Oregon 97538

**From:** [Conrad Bertz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:52 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,  
Conrad Bertz

Conrad Bertz  
cbertz219@yahoo.com  
1206 E Paddock Dr  
Palatine, Illinois 60074

**From:** [Tania Borrás](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:45 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tania Borrás  
borras46@yahoo.com  
1475 Baechtel Road  
Willits , California 95490

**From:** [Nathan Ober](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:42 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nathan Ober  
c.nathan.ober@gmail.com  
13227 Postrider Court  
Hagerstown, Maryland 21742

**From:** [david.sorkin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:34 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

david.sorkin  
david.sorkin@yale.edu  
412 orange #3  
new haven, ct, Connecticut 06511

**From:** [David Hedmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:30 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

David Hedmann  
dhedmann@outlook.com  
272 Douglasbank Drive SE  
Calgary, Alberta T2Z1V7

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

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Sincerely,

Nina Grant  
grantfacon@gmail.com  
3034 Wilson Court, Unit 4  
Denver, Colorado 80205



**From:** [Jane Crist](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:03 PM

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Sincerely,

Jane Crist  
janekcrist@gmail.com  
1150 El Medio Ave  
Pacific Palisades, California 90272

**From:** [Edward Kaler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:56 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edward Kaler  
edwardkaler@gmail.com  
104 Johnson Rd., Condo 401  
Chicopee, Massachusetts 01022

**From:** [Deborah Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:53 PM

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Sincerely,

Deborah Brown  
cdjrbrown@aol.com  
124 Huntington Pl  
SANDUSKY, Ohio 44870

**From:** [Eric Robson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:44 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Robson  
eric.robson@hotmail.com  
318 Island Dr Apt 20  
Madison, Wisconsin 53705

**From:** [Jacob Green](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:40 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jacob Green  
1992smartbrain@gmail.com  
4323 Harrison Street #35  
Batesville, Arkansas 72501

**From:** [Saima Hussain](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:35 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Saima Hussain  
sawm00@gmail.com  
9543 Ridge Court  
Twinsburg , Ohio 44087

**From:** [Don Kreienheder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:34 PM

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Sincerely, Don Kreienheder

Don Kreienheder  
donkreienheder@gmail.com  
2185 Paige Marie DR.  
Warrenton, Missouri 63383-4492

**From:** [Frederic Merchant](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:31 PM

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Sincerely,

Frederic Merchant  
merchant.frederic@gmail.com  
1567 N. Spruce St  
Canby, Oregon 97013



**From:** [Christopher Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:23 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher Brown  
racerbrown49@gmail.com  
6135 Buena Vista Ave  
Oakland, California 94618

**From:** [Doreen McCammon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:18 PM

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Sincerely,

Doreen McCammon  
wood@superaje.com  
14330 Quaker Hill Crossroad  
Nevada City, California 95959

**From:** [Matt Crowson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:15 PM

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Sincerely,

Matt Crowson  
myrdynn\_emerys@hotmail.com  
3291 Valley Highway  
Deming, Washington 98244

**From:** [Robert Moore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:32:14 PM

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Sincerely,

Robert Moore  
20daisy09@gmail.com  
1022 S Main St Apt A  
Wake Forest, North Carolina 27587

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

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Sincerely,

Zoe Viles  
zoe.viles@gmail.com  
618 old Santa Fe trail  
Santa Fe , New Mexico 87505

**From:** [David Luu](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:31:28 PM

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Sincerely,

David Luu  
david\_luu16@yahoo.com  
1191 Leeward Drive,  
San Jose, California 95122

**From:** [Shelley Bryan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:31:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Shelley Bryan  
conchakate@gmail.com  
819 North church st.  
Rockport, Texas 78382

**From:** [Joyce Banzhaf](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:31:08 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joyce Banzhaf  
joycebanzhaf@gmail.com  
112 anita st  
Santa Cruz, California 95060



**From:** [Debra Berg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:31:05 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debra Berg  
debberjon51@gmail.com  
1026 Clayton Lane, Apt 6102  
Austin, Texas 78723

**From:** [Christa Neuber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:30:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christa Neuber  
seamusminnie@gmail.com  
728 N. Doheny Drive  
West Hollywood, California 90069-5525

**From:** [Shirley Starke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:30:40 PM

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Federal Trade Commission PUBLIC MEETING,

I have both of these credit cards, and merging them into one would undoubtedly result in a credit card that's less useful than having both. Would it keep the 5% cashback on gasoline that I'm getting now with Discover and the 1.5% Cashback on everything from Capital One? Unlikely. A merger would not be in the best interest of their customers.

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

Shirley Starke  
sstarke@valkyriepub.com  
3404 120th Ave SE  
Valley City, North Dakota 58072

**From:** [T. Zeltmann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:30:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

T. Zeltmann  
zeltmann@optonline.net  
Whitewood Court  
East Quogue, New York 11942

**From:** [George Licina](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:30:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

George Licina  
gjlicina@icloud.com

**From:** [Cathi Brooks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cathi Brooks  
04\_givers\_high@icloud.com  
Rt 114  
East Burke , Vermont 05832

**From:** [MERRY LAKE](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

MERRY LAKE  
merrylake12@gmail.com  
270 Wentworth Rd  
Walpole, New Hampshire 03608

**From:** [Sharon Longyear](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sharon Longyear  
sharonmlongyear@gmail.com  
21 Rondout Harbor  
Port Ewen, New York 12466



**From:** [Joe Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joe Brown  
3lk3rd@proton.me  
10225 47th Ave SW  
Lakewood, Washington 98499

**From:** [Ron Meier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ron Meier  
ronmeier@gmail.com  
7 CHERRY CT  
Appleton, Wisconsin 54915

**From:** [Willempje Kremer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Willempje Kremer  
wkremer@usa.net  
14 Jolie Ln.  
Walnut Creek, California 94597

**From:** [Wallace Rhine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wallace Rhine  
fafner@bftb.net  
22401 Fort Ross Rd  
Cazadero, California 95421

**From:** [Karla Taylor](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:33 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karla Taylor  
geminikc@aol.com  
1111 Archwood Dr SW  
Olympia , Washington 98502

**From:** [Verlaine Halvorsen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Verlaine Halvorsen  
verlaineh@gmail.com  
3510 The Mall  
Minnetonka, Minnesota 55345

**From:** [Sally Marone](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sally Marone  
sallymarone@gmail.com  
844 S H St  
Livermore , California 94550

**From:** [Stephen Scheel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Scheel  
paintedrealms@hotmail.com  
9821 74th St Sw  
Lakewood, Washington 98498



**From:** [Kathleen Myrts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathleen Myrts  
kmyers1513@gmail.com  
PO Box 125  
Berea, Kentucky 40403

**From:** [James Mulcare](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Mulcare  
jsmulcare52@gmail.com  
1110 Benjamin St  
Clarkston, Washington 99403

**From:** [William Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
William Wilson  
Aurora, Indiana  
Zip Code 47001-1525-15

William Wilson  
kipp306@gmail.com  
415 Sunnyside Avenue  
Aurora , Indiana 47001

**From:** [Alan Bromborsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan Bromborsky  
abrombo999@gmail.com  
12435 Kemp Mill Road  
Silver Spring, Maryland 20902

**From:** [Meghan McDonough](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Meghan McDonough  
meghan.mcdonough@protonmail.com  
100 Main Street  
Melrose, Massachusetts 02176

**From:** [Elaine Donovan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elaine Donovan  
donovaneb2@gmail.com  
1637 B Ave NW  
Cedar Rapids , Iowa 52405

**From:** [Mary Duffy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Duffy  
thbt22@gmail.com  
505 luria lane,  
Champaign, Illinois 61822

**From:** [k sandknop](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:26 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,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

k sandknop  
kabsandknop@yahoo.com  
1863 dougherty ests. dr.  
Ballwin, Missouri 63021



**From:** [Dorothy Abraham](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dorothy Abraham  
blinky207@gmail.com  
7111 Miami Lakes dr  
Miami lakes, Florida 33014

**From:** [Leslie Peretsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:24 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leslie Peretsky  
leslieannperetsky@gmail.com  
3666 S Acoma St Apt 201  
Englewood, Colorado 80110-3648

**From:** [La Juan Ayers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:28:16 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,  
La Juan Ayers

La Juan Ayers  
lajuan.ayers@gmail.com  
4451 Telfair Blvd Unit 5026  
Camp Springs , Maryland 20746

**From:** [N Refes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

N Refes  
maughter2@gmail.com  
67 E 2nd St  
New York, New York 10003

**From:** [Antonia Traver](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:22 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Antonia Traver  
antonia\_traver@yahoo.com  
936 Leigh Ave  
San Jose, California 95128

**From:** [Steven Kuntzman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:21 PM

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Sincerely,

Steven Kuntzman  
sekuntzman1@gmail.com  
1235 N Hillandale Drive  
Kalamazoo , Michigan 49008

**From:** [Betty Gunz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:18 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Betty Gunz  
bettygunz24@gmail.com  
1409 Maryland Ave  
Charlotte , North Carolina 28209

**From:** [Jennifer Hoffman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:11 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Hoffman  
jahoffman.law@gmail.com  
5341 Devonshire Road  
Harrisburg, Pennsylvania 17112



**From:** [Susan Tocha](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:11 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Tocha  
wtocha@aol.com  
1560 Homecourt  
Alden , New York 14004

**From:** [Melissa Grondin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Melissa Grondin  
melissajgrondin@yahoo.com  
8 Fairview Ave  
Malden, Massachusetts 02148

**From:** [Mary Troland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:27:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Troland  
mktroland@gmail.com  
2553 Rockville Centre Pkwy  
Oceanside, New York 11572

**From:** [Thomas Perez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:26:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Perez  
tntsservice@gmail.com  
3025 S Washington Ave  
Titusville, Florida 32780

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

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Sincerely,

Shawna Zanne  
zanneysm@icloud.com  
7520 Outlook Ave  
Brooklyn , Ohio 44144

**From:** [Elizabeth Meni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:26:11 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Elizabeth Meni  
beebemeni@aol.com  
1427 Trapline Ct  
Vienna, Virginia 22182

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

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Sincerely,

Adelaida Tijerina  
addie.333@yahoo.com  
2711 E Colgate St  
Lubbock, Texas 79403

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

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Sincerely,

Jolie Misek  
joliemisek@hotmail.com  
6017 Sherwood Lane SE  
Lacey, Washington 98513



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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Yvonne Rousseau  
yvonne.rousseau48@icloud.com  
P.O. Box 600  
Coleman , Florida 33521

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

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Sincerely,

Charlotte Laughon  
liblaugh@gmail.com  
1405 old victron school rd.  
hoschton, Georgia 30548

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mercedes Barajas  
mercedes\_barajas@yahoo.com  
1439 N Alamo Rd  
Alamo, Texas 78516

**From:** [Cora Baron](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cora Baron  
corasuebaron@icloud.com  
P. O. Box 577  
Forest Knolls, California 94933

**From:** [Staci Revers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:32 PM

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Sincerely,

Staci Revers  
staci.revers@gmail.com  
212 10th Ave South Apt #803  
Minneapolis , Minnesota 55415

**From:** [Maureen Guido](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:10 PM

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Sincerely,

Maureen Guido  
mguido9@yahoo.com  
83-18 60th Avenue  
Middle Village, New York 11379

**From:** [Dennis Carlson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:10 PM

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Sincerely,

Dennis Carlson  
chooch383@gmail.com  
722 Wyoming Ave  
Erie, Pennsylvania 16505-3830

**From:** [Lester Milroy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:10 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,

Lester Milroy  
les4toads@aol.com  
11039 Miners Place  
Nevada City, California 95959-3477



**From:** [Patricia De Grow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:09 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,

Patricia De Grow  
patwhisky@gmail.com  
2210 Burlington  
Midland, Michigan 48642

**From:** [Greg DeCowsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:24:08 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,

Greg DeCowsky  
greg.decowsky@me.com  
PO Box 478  
Rock Hall, Maryland 21661

**From:** [Niles Rowe](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:49 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.

In summary, reduction in competition, here, is obviously deleterious for the consumer.

Sincerely,

Niles Rowe  
nrowe2@yahoo.com  
box 656  
SCHENECTADY, New York 12301

**From:** [Robert Thomasson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:36 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,

Robert Thomasson  
gtbob05@gmail.com  
1540 Lytell Johnes Path  
Williamston, Michigan 48895

**From:** [George Muller](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:33 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,

George Muller  
burpingbedpost@myfairpoint.net  
120 Portland St.  
S. Berwick, Maine 03908

**From:** [Sandra DeLong](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra DeLong  
sandradelong@hotmail.com  
770 Cheriton Dr  
Cleveland, Ohio 44143

**From:** [Kathe Garbrick](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kathe Garbrick  
femmekatz@rchsks.org  
2944 Keats Ave.  
Manhattan, Kansas 66503

**From:** [Maxine Clark](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:30 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,

Maxine Clark  
maxclark.90@gmail.com  
1717 Sheridan Rd, C4  
Bremerton, Washington 98310



**From:** [Vincent Petta](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:13 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. Monopolies are not good for the people or the country.

Sincerely,

Vincent Petta  
vpetta@aol.com  
308 Oak Track Crse.  
OCALA, Florida 34472

**From:** [Tana Feiner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:11 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,

Tana Feiner  
tkfeiner@yahoo.com  
5513 McKenna Road  
Monona, Wisconsin 53716

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

judy alexandre  
judyalexandre@gmail.com  
914 Utica Ave  
ventura, California 93004

**From:** [Larry East](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:23:04 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,

Larry East  
w1hue99@gmail.com  
7479 W Suncatcher Dr  
Tucson, Arizona 85743

**From:** [Jo Kohmescher-Honan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jo Kohmescher-Honan  
jo.ann.honan@gmail.com  
209 Glenbrook Rd  
Rochester NY, New York 14616

**From:** [Deborah McIntosh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah McIntosh  
dmsoftball15@yahoo.com  
30860 Eastgate Pkwy  
Temecula, California 92591

**From:** [Aixa Fielder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:53 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,

Aixa Fielder  
aixafelder@gmail.com  
1803 N Wilton Pl #107  
Los Angeles, California 90028

**From:** [Jonathan Weinstock](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:50 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jonathan Weinstock  
jstock522@yahoo.com  
2208 7th St  
Berkeley , California 94710



**From:** [Stephanie Larro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:49 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,

Stephanie Larro  
stephanielarro@gmail.com  
5230 Weller Drive  
Woodland Hills , California 91367

**From:** [Anahata Pomeroy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:45 PM

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Federal Trade Commission PUBLIC MEETING,

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. We need more options, not less.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anahata Pomeroy  
22anahata@gmail.com  
737 Miller Avenue  
Mill Valley , California 94941

**From:** [Leo Shapiro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leo Shapiro  
leoshapiro99@gmail.com  
6907 Rhode Island Ave  
College Park, Maryland 20740

**From:** [Gehr Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gehr Brown  
gwbrown@optonline.net  
32 Pleasant Street, Darien, CT 06820  
Darien, Connecticut 06820

**From:** [Edwin Aiken](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Edwin Aiken  
eandjaiken@sbcglobal.net  
663 Torrington Dr  
Sunnyvale, California 94087

**From:** [Pat Mace](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pat Mace  
patwithcats@hotmail.com  
13500 black meadow rd  
Spotsylvania , Virginia 22553

**From:** [Jeannie Keyes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:27 PM

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Federal Trade Commission PUBLIC MEETING,

I spend more on interest on interest on interest than I ever put on the cards themselves. We used to have a 12% usury. We should go back to 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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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeannie Keyes  
jkellloggkeyes@gmail.com  
POB 485  
Renton, Washington 98057

**From:** [Gail Fleischaker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:26 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,

Gail Fleischaker  
gailfle1@gmail.com  
62 W Pelham Rd  
Shutesbury, Massachusetts 01072



**From:** [Pierre St-Vincent](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pierre St-Vincent  
pstvincent@videotron.ca  
523 Saint-Germain  
Quebec, Quebec G1K 4P3

**From:** [Nancy Levin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Levin  
blatant-nits-0h@icloud.com  
276 Brittany F  
Delray Beach , Florida 33446

**From:** [Alexandra Larsson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Alexandra Larsson  
alexandralarsson78@hotmail.com  
Liegatan 38  
Västerås, Västmanland 724 67

**From:** [Eric Mitchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:22:01 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eric Mitchell  
embetazed@gmail.com  
1175 Pinellas Point Dr S Apt 20  
St Petersburg, Florida 33705

**From:** [Regina Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:21:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Regina Brown  
reginajbrown0253@gmail.com  
426 Florida Ave  
New Ellenton, South Carolina 29809

**From:** [Cassie Weddle](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:21:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cassie Weddle  
cassieweddle12@gmail.com  
803 Woodewind Drive  
Naperville, Illinois 60563

**From:** [Ken Rosen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:21:29 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,

Ken Rosen  
krosen13@me.com  
138 S. Bedford Dr.  
Beverly Hills, California 90212

**From:** [Ralph Roug](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:21:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ralph Roug  
ralphroug@gmail.com  
24552 Raymond Way #507  
Lake Forest , California 92630



**From:** [Tom Haney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:21:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tom Haney  
thaney4@gmail.com  
5105 Inglewood Bl apt 104  
Culver City, California 90230

**From:** [Linda Querry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:48 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Querry  
lsquerry3@gmail.com  
2000 W Warren Blvd. 3NE  
Chicafo, Illinois 60612

**From:** [Jon Mullin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Jon Mullin

Jon Mullin  
jmullin422@hotmail.com  
2625 W. Walnut Hill Ln Apt 120  
Irving , Texas 75038

**From:** [Delphine Pastiaux-Murphy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:21 PM

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Federal Trade Commission PUBLIC MEETING,

The U.S. credit card network is already small and dominated by just four corporations: American Express, Mastercard, Visa, and Discover. This mega-merger would be a big step in the wrong direction for consumers.

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Delphine Pastiaux-Murphy  
dpastiauxmurphy@yahoo.com  
8141 El Extensio Court,  
San Diego, California 92119

**From:** [Elizabeth Enright](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Enright  
eenright2@gmail.com  
6222 E Avalon Dr  
Scottsdale, Arizona 85251-7006

**From:** [Missy Dominguez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:07 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Missy Dominguez  
missydominguez@gmail.com  
370 Staten Ave., Apt. A  
Oakland, California 94610

**From:** [Diane Veith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:20:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Diane Veith  
edsikorski2@gmail.com  
N1544 Boelte Rd  
Columbus, Wisconsin 53925-9708

**From:** [Marian Gillis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:49 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Marian Gillis  
mariangillis@gmail.com  
15100 6TH AVE SW, UNIT 623  
Seattle, Washington 98166



**From:** [Jami Gazerro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jami Gazerro  
jamigazerro@gmail.com  
1149 Scarlet Oak Dr.  
Colorado Springs, Colorado 80906

**From:** [Ed Greer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ed Greer  
epgreer4744@gmail.com  
3808 MELSTONE DR  
ARLINGTON, Texas 76016

**From:** [Michelle Takemoto](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Takemoto  
michelletakemoto@gmail.com  
327 Dalene Way  
Honolulu, Hawaii 96821-2204

**From:** [Steven Begnoche](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Thank you for your attention to this matter.

Sincerely,

Steven Begnoche  
dynarts@verizon.net  
2617 Wesleyan Drive  
Denton, Texas 76210

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Katherine Cieplinski  
dcieplin@kent.edu  
1641 Franklin Ave.  
Kent, Ohio 44240

**From:** [Debbi Wood](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Debbi Wood  
d.talespinners@gmail.com  
259 S VENTURA RD UNIT 243  
Port Hueneme, California 93041

**From:** [Megan Lepore](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:18:44 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,

Megan Lepore  
megan@thelepores.com  
93 Curtis Ave  
Marlboro, Massachusetts 01752

**From:** [Ida Nissen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:18:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ida Nissen  
idamnissen@gmail.com  
300 Bayou Blvd, unit 118  
Pensacola , Florida 32503



**From:** [Wanda Mylius](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:18:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wanda Mylius  
wmylius@hotmail.com  
5001 convict hil rd  
austin, Texas 78749

**From:** [Linda Myers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Myers  
horsefarm85@gmail.com  
9075 Playhouse Rd  
Petersburg, Pennsylvania 16669-3819

**From:** [mike turner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Americans have been fighting against this corporate greed for decades and decades.

NOW would be a very helpful time to put a stop to this type of insane corporate merger.

Sincerely,

mike turner  
mwt4954@gmail.com  
3051 w. 39th. ave,  
Denver, Colorado 80211

**From:** [John Wilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:44 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Wilson  
proteus77sigma@gmail.com  
204 Greenbriar Dr Apt B  
Cedartown, Georgia 30125-7767

**From:** [Richard Myers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Myers  
revrmyers1@gmail.com  
10 Church Street  
Scottsville , New York 14546

**From:** [Deralyn Boyd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deralyn Boyd  
deralyn54@gmail.com  
4621 Brentwood Ct  
Lancaster , California 93536

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Early  
cpattigo@aol.com  
2525 East 29th Ave Suite 10-B #346  
Spokane, Washington 99223

**From:** [Jan Hall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:17:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jan Hall  
j29hall@gmail.com  
995 Ravine Ridge Dr  
Columbus, Ohio 43085



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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Grace Wong  
gracie@gralyn.org  
7804 Pembroke Rd.  
Miramar, Florida 33023

**From:** [Amanda Beilfuss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:16:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Amanda Beilfuss  
poohna1126@gmail.com  
473 Blakeslee Creek Ct. NE,  
Rockford, Michigan 49341

**From:** [Gillian Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:16:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gillian Anderson  
gillianlovescats@yahoo.com  
159 Schlee Way  
Santa Rosa , California 95407

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Pamela Bloink  
piglet1022@sbcglobal.net  
473 Blakeslee Creek Ct NE,  
Rockford, Michigan 49341

**From:** [Ann loera](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:16:15 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ann loera  
aloera45@gmail.com  
4330 Pinewood Park  
kingwood, Texas 77345

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christine Haftl  
oncebittenburg@yahoo.com  
835 8th Avenue, Apt. B  
Prospect Park, Pennsylvania 19076

**From:** [ann gilson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:16:07 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

ann gilson  
ann.gilson321@gmail.com  
143 new brook lane  
springfield, New Jersey 07081

**From:** [John Mallett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Mallett

John Mallett  
jmallett1945@gmail.com  
27495 Arlington Court  
Southfield , Michigan 48076



**From:** [Barney Bryson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barney Bryson  
bdbbryson@gmail.com  
2102 Barnes St  
Urbana, Illinois 61802

**From:** [Tara Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tara Williams  
tarawilliams30@yahoo.com  
143 E. Lake Valley Drive  
Hazle Township, Pennsylvania 18202

**From:** [Franco De Nicola](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Franco De Nicola  
pippi.peony@gmail.com  
265 THORNELL RD  
Pittsford, New York 14534

**From:** [Jay Silver](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jay Silver  
jaylsilver0@gmail.com  
422 Dockside Court  
Sugar Land , Texas 77478

**From:** [Molly Ludden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:15:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Molly Ludden  
luddenmolly@gmail.com  
1425 Eldridge  
Maplewood , Minnesota 55109

**From:** [Mark Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:51 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Mark Smith  
morgsat1@gmail.com  
8265 SCHROEDER RD  
OCONTO FALLS, Wisconsin 54154

**From:** [Loretta Herrera](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:49 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Loretta Herrera  
lorettaherrera@yahoo.com  
221 s monroe  
Streator, Illinois 61364-2929

**From:** [Issie Sired-Cook](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:41 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Issie Sired-Cook  
issiemsc@hotmail.com  
10 Chestnut Road  
Crawley, England RH6 8PF



**From:** [Paul Moss](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:40 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Moss  
paul@themailpath.com  
1849 Whitaker St.  
White Bear Lake, Minnesota 55110

**From:** [Dale Mendoza](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Dale Mendoza

Dale Mendoza  
dalemendoza@gmail.com  
116 White Horse Run  
Bahama, North Carolina 27503

**From:** [Anthony Rosner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:36 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Rosner  
alrosnertt@gmail.com  
156 School Street  
Watertown, Massachusetts 02472

**From:** [Jennifer Brandon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jennifer Brandon  
rottdoc@aol.com  
174 Brody Ln  
Lexington, North Carolina 27295

**From:** [Jackie Gause](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:11 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jackie Gause  
jalee50@hotmail.com  
11045 8th Ave NE  
Seattle, Washington 98125

**From:** [Sandra Levine MD](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:14:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Levine MD  
sacljunk@gmail.com  
1160 Idylberry Road  
San Rafael, California 94903

**From:** [Stephen Hayes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephen Hayes  
shayes1950@yahoo.com  
5711 Wildwood Road  
Van Buren, Arkansas 72956

**From:** [Joshua Clouse](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joshua Clouse  
josh.clouse@gmail.com  
4619 Brighton Ct  
Lafayette, Indiana 47909-8300



**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,

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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:** [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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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

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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Federal Trade Commission PUBLIC MEETING,

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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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Federal Trade Commission PUBLIC MEETING,

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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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Federal Trade Commission PUBLIC MEETING,

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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 Trade Commission PUBLIC MEETING,

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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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Federal Trade Commission PUBLIC MEETING,

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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

---

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,

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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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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  
hatrick2131@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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Federal Trade Commission PUBLIC MEETING,

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

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

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

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  
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  
lauriehidy@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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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,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 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:** [Adrienne 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,  
Adrienne Aron, Ph.D.

Adrienne 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,

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

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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The federal regulators must stop this mega-merger immediately.

Sincerely,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Calvin 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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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  
ttholub2012@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.**

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,

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.**

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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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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,

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

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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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,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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:** [Brad Hammett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:51 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,

Brad Hammett  
soundwks@gmail.com  
11211 LAKESHORE SOUTH  
Auburn, California 95602

**From:** [Geoff Dolman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:43 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Geoff Dolman  
msgs4geoff@gmail.com  
2157 Meadow Court Longmont CO United States  
Longmont, Colorado 80501

**From:** [SUZANNE Senn-Burke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

SUZANNE Senn-Burke  
04shipman.strands@icloud.com  
1600\,Margaret Rachael Circle  
Knoxville, Tennessee 37931

**From:** [sharon simpson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:27 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,

sharon simpson  
sharspon@gmail.com  
924 West End Ave. #74  
New York, New York 10025

**From:** [Robert Astyk](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Astyk  
robastyk@gmail.com  
P. O. Box 3092  
Bellingham, Washington 98227

**From:** [Linda Ellsworth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:21 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,

Linda Ellsworth  
lindaellsworth51@gmail.com  
61 Rosehip Rd  
Eastsound, Washington 98245

**From:** [Salvatrice Lima](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover...it's INSANITY!!!  
**Date:** Saturday, May 25, 2024 2:59:57 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 is how the middle class is DISAPPEARING!!!! Every time we, the consumer, turn around, billion dollar corporations continue to find MORE WAYS to suck us dry!!!

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

Federal regulators must stop this mega-merger immediately.

Sincerely,

Salvatrice Lima  
santogianni1@verizon.net  
500 rowley rd  
Depew, New York 14043

**From:** [Linda Morgan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:51 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,

Linda Morgan  
limorgan47@gmail.com  
8 Camino de las Mananitas, Los Lunas, NM 87031  
Los Lunas, New Mexico 87031



**From:** [Linda Ellsworth](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:49 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,

Linda Ellsworth  
lindaellsworth51@gmail.com  
61 Rosehip Rd  
Eastsound, Washington 98245

**From:** [Derek Binelli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:29 PM

---

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Derek Binelli  
djbaconbits@outlook.com  
417 Bacheller Ave.  
Linden, New Jersey 07036-1108

**From:** [Donald Lennon](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:29 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,

Donald Lennon  
donaldjlennon@gmail.com  
154 Applecrest Drive  
Yarmouth, Maine 04096

**From:** [Patsy Martinsom](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:07 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,

Patsy Martinsom  
patsy.martinson@gmail.com  
716 Washington St  
Decorah, Iowa 52101

**From:** [Kevin Kroehler](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:59:04 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,

Kevin Kroehler  
n20300tt@hotmail.com  
641 Mason Road  
Coldwater, Michigan 49036

**From:** [Linda Dulicai](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:58:43 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.

How many times must we learn the lesson that monopolies are bad for the economy, bad for the people, and bad for society as a whole.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Dulicai  
linda@the-healthy-zone.com  
105 Lorraine Ct  
Berea, Kentucky 40403

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

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Tomczyszyn  
mtomczyszyn@hotmail.com  
243 Ramsell St  
San Francisco, California 94132

**From:** [Daniel Brennan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:58:20 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,

Daniel Brennan  
dan6151995@gmail.com



**From:** [Richard Tregidgo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:58:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Richard Tregidgo  
norslope@gmail.com  
1146 Sunnyside Dr  
Holtwood, Pennsylvania 17532

**From:** [Priscilla Tine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:58:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Priscilla Tine  
prissymilestine@gmail.com  
264 Harpeth Hills Court  
Kingston Springs, Tennessee 37082

**From:** [Linda Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:58:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Smith  
lastminutelinda@yahoo.com  
Box 1425  
Aspen , Colorado 81612

**From:** [Carol Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carol Smith  
nanacarol5659@icloud.com  
625 Township St Apt 2  
Sedro Woolley , Washington 98284

**From:** [Suzannah Smith](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Suzannah Smith  
ssmith@sterling-construction.net  
4378 S. Carothers Road  
Franklin, Tennessee 37064

**From:** [Deborah Riggs](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:53 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Deborah Riggs  
dlsfriggs70@gmail.com  
5020 W Thunderbird Rd  
Glendale , Arizona 85306

**From:** [Laurel Kornfeld](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurel Kornfeld  
laurel2000@gmail.com  
106 N 6th Ave  
Highland Park, New Jersey 08904

**From:** [Gloria Brimley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:22 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gloria Brimley  
gbrim1986@gmail.com  
9925 W Russell Rd  
Spring Valley, Nevada 89148



**From:** [Thomas De Klyen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas De Klyen  
kodemiscin@outlook.com  
148 Pleasant Hill Dr  
Silver Creek, Washington 98585

**From:** [John Satterfield](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:13 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 Satterfield  
jhnsttrfldjh@outlook.com  
462 Moriches Rd, Small apt rear  
Saint James, New York 11780

**From:** [Barbara Coy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Coy  
b2coy2@hotmail.com  
2622 Monterey St  
Sarasota, Florida 34231

**From:** [Patricia Boland](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:10 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Boland  
bpboland@me.com  
PO Box 71  
Paauilo, Hawaii 96776

**From:** [Darryl Lucyshyn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:09 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.

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Darryl Lucyshyn  
dlucyshyn@hotmail.com  
606 Avenue K N  
Saskatoon, Saskatchewan 79056

**From:** [Debra Wright](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:57:06 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,

Debra Wright  
dlwright831@gmail.com  
P.O. Box 132  
Lowell, Arizona 85603

**From:** [Pawiter Parhar](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:54 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,

Pawiter Parhar  
pawiter.parhar@gmail.com  
22626 NE Inglewood Hill Rd. Apt.# 635  
Sammamish, Washington 98074

**From:** [Frances A Rove](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:51 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,

Frances A Rove  
frove6060@gmail.com  
3404 West 93rd St.  
Leawood , Kansas 66206



**From:** [John Schreiber](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:38 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Schreiber  
jfschreib@gmail.com  
4471 Nottingham Way  
Hamilton, New Jersey 08690

**From:** [Peter G. Schreiner III](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:29 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Peter G. Schreiner III  
pgs3@mindspring.com  
1674 Promenade Cir  
Port Orange, Florida 32129

**From:** [Todd Cisna](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Todd Cisna  
toddcisna@gmail.com  
11144 E. Camelot Ave  
Effingham, Illinois 62401

**From:** [Patty Foxall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patty Foxall  
foxall.p@gmail.com  
5428 East 129th Street, N/A  
Cleveland, Ohio 44125-3243

**From:** [Thomas Kemp](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:22 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 Kemp  
tomkemp@telus.net  
450 CLEARFIELD DR  
Garland, Texas 75043

**From:** [Michael Harris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:20 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,

Michael Harris  
mcharris222@gmail.com  
7037 Meandering Creek Ln  
Fort Worth, Texas 76179

**From:** [D'Arcy Goodrich](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:56:15 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,

D'Arcy Goodrich  
darcygood60@gmail.com  
13454 Fowler Ave  
Omaha, Nebraska 68164

**From:** [Elizabeth Falasca](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Elizabeth Falasca  
elizabethfalasca@aol.com  
6070 80th Street N, St. Petersburg  
Saint Petersburg, Florida 33709



**From:** [Carol Schlachtenhaufen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:45 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. Our own adult children have been bankrupt paying off credit card purchases for medical needs.

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Schlachtenhaufen  
ecschla2@gmail.com  
900 Mountain View Avenue, Lot 213  
Longmont, Colorado 80501

**From:** [Sandra Derr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:37 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sandra Derr  
sandraderr@aol.com  
1100 Lovering Ave, Unit 410  
Wilmington, Delaware 19806

**From:** [Sheial Palevsky](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:27 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheial Palevsky  
spalevsky@yahoo.com  
215 W 98th Street  
Ny, New York 10025-5628

**From:** [JIM AND CAROL HILLEGAS](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:27 PM

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Federal Trade Commission PUBLIC MEETING,

Come on already..... we have too few choices already!!!

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

JIM AND CAROL HILLEGAS  
hillegas@gmail.com  
115 Spring View Drive  
Black Mountain, North Carolina 28711

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Steven Rosenberg  
sunydays33304@gmail.com  
1650 George Dieter Drive 223  
El Paso, Texas 79936

**From:** [Martha Todd](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:23 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Martha Todd  
mimandmy@icloud.com  
8801 Brigadier Lane  
Mint Hill, North Carolina 28227

**From:** [Stephanie Greenwald](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Stephanie Greenwald  
sgreenwald100@gmail.com  
4242 Montair Ave  
Long Beach, California 90808

**From:** [Michael Bordenave](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Bordenave  
mbordenave1016@gmail.com  
951 N Adoline Ave  
Fresno, California 93728



**From:** [Donna Flavin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:19 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Flavin  
deefre@aol.com  
Cupola Lane  
Plymouth, Massachusetts 02360

**From:** [Thelma Matlin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thelma Matlin  
thelmamatlin@gmail.com  
4755 Bradford Lane  
Reno, Nevada 89519

**From:** [Kelly Garbato](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kelly Garbato  
kelly.garbato@gmail.com  
245 Brower Road  
Rochester, New York 14622

**From:** [Harry Freiberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:18 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Harry Freiberg  
hap@alumni.stanford.edu  
610 Mardon Ct  
Brookings, Oregon 97415

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michelle Barsom  
mbbarsom@outlook.com  
223 Alton Cir  
Villa Rica , Georgia 30180

**From:** [Jay Mohr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:51 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jay Mohr  
jayfmohr@gmail.com  
1132 10th Ave E Apt 5  
Seattle, Washington 98102

**From:** [Terry Bruce](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Bruce  
galovich@hotmail.com

**From:** [Robert Uecker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Uecker  
ueckrj01@hotmail.com  
1658 Third  
Fort Wayne, Indiana 46808



**From:** [Kat Hsi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:45 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kat Hsi  
ediblecolor@gmail.com  
3654 Clipper Road  
Baltimore, Maryland 21211

**From:** [Dawn Koch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:45 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dawn Koch  
dkiammom@gmail.com  
232 N. New st  
Dover, Delaware 19904

**From:** [Miriam Patterson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:28 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Miriam Patterson  
mimpatter@gmail.com  
1801 20th Street  
Ames, Iowa 50010

**From:** [Dana Sanchez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:28 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dana Sanchez  
dana.sanchez@phpmcs.com  
34610 Jensen Rd  
Pine, Colorado 80470

**From:** [Beverly Asmutis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Mrs. Beverly Asmutis

Beverly Asmutis  
basmutis@gmail.com  
2833 La Mancha Ct.  
Punta Gorda, Florida 33950

**From:** [Ke Meehan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:18 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ke Meehan  
meehank57@gmail.com  
108 Stevens Lane  
Exeter, Pennsylvania 18643

**From:** [Karen Langelier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen Langelier  
klang4678@gmail.com  
3613a Saint John'S Ct  
Wilmington, North Carolina 28403

**From:** [Sophie Freudenberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:13 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sophie Freudenberg  
sophief876@gmail.com  
Dickenbruch 17  
Stolberg, Nordrhein-Westfalen 52223



**From:** [Nicole Thiel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger. Demanding regulation and transparency.  
**Date:** Saturday, May 25, 2024 2:54:12 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nicole Thiel  
nthiel999@gmail.com  
77-A Marguerite Ave  
Mill Valley, California 94941

**From:** [Georgeann Calendine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Georgeann Calendine  
g.r.calendine@gmail.com  
4432 8TH St. SW  
Vero Beach, Florida 32968

**From:** [Bobbi Crane-Olsen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:07 PM

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The federal regulators must stop this mega-merger immediately. There are laws on the books to stop them. Use the antitrust framework. If you allow the merger we need to get you replaced.

Sincerely,

Bobbi Crane-Olsen  
bcascadascrane@gmail.com  
9570 N. Lombard St.  
Portland, Oregon 97203

**From:** [Arlene williamson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:06 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Arlene williamson  
spiritwing7643@gmail.com  
29179 Delgado Rd  
Hayward, California 94544

**From:** [Janet Ney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:05 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Janet Ney  
neyjanet0@gmail.com  
823 N 25th St  
Allentown, Pennsylvania 18104

**From:** [Mary Ellen Gonzales](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:05 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mary Ellen Gonzales  
maryellengonzales@gmail.com  
2806 Calle campeon  
Santa Fe, New Mexico 87505

**From:** [Janet Riordan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:02 PM

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Sincerely,

Janet Riordan  
janetmriordan@gmail.com  
1925 Weaver Rd, #613  
Snohomish, Washington 98290

**From:** [Rob Gallinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:55 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rob Gallinger  
robgallinger@gmail.com  
29590 Pebble Beach Dr.  
Menifee, California 92586



**From:** [stanley edwards](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:50 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

stanley edwards  
theairboater@gmail.com  
1070 nw columbia st.  
bend, Oregon 97703

**From:** [Carole Williams](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:37 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Carole Williams  
cwilli22@gmail.com  
2223 Heritage Point  
Morgantown, West Virginia 26505

**From:** [Elsa Petersen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:23 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,

Elsa Petersen  
tracksnrhythm@aol.com  
2475 Kola Way  
Viera, Florida 32940

**From:** [Ryan Hanson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:20 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Ryan Hanson  
steeple.relief\_0b@icloud.com  
5230 Laurel St  
New Orleans, Louisiana 70115

**From:** [Mark Clear](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Clear  
00mark.clear@gmail.com  
5327 Lumos In  
Castle Rock, Colorado 80104

**From:** [Laurence Hiner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:18 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurence Hiner  
laurencehiner@gmail.com  
9160 Brakeman Road  
Chardon, Ohio 44024-8203

**From:** [Dario Morell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:13 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Dario Morell  
cccmsolutions@aol.com  
13405 sw 1 Terr  
Miami, Florida 33184

**From:** [Don Duncan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:53:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Don Duncan  
inkslingerdrd@gmail.com  
4718 Old Benbrook Road  
Ft. Worth, Texas 76116



**From:** [Christina Bocek](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Christina Bocek  
joyinc@gmail.com  
508 E Micheltorena St  
Santa Barbara, California 93103

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Juliette Arteaga  
jewelqueenwrites@gmail.com  
13727 Franklin Street  
Whittier, California 90602

**From:** [Fred Schloessinger](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Fred Schloessinger  
fredleosch@gmail.com  
8933 Biscayne Court #223B  
Huntington Beach, California 92646

**From:** [marcia fernandez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:14 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

marcia fernandez  
pastelnaranja10@gmail.com  
8533 110 th st north apt 204  
Seminole, Florida 33772

**From:** [Donna Selquist](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Donna Selquist  
dselquist@gmail.com  
617 Vine St  
Argyle, Texas 76226

**From:** [stuart\\_mendelson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:08 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

stuart mendelson  
storytellerstu@gmail.com  
2369 Lamar Ave  
Memphis, Tennessee 38114-3709

**From:** [Jeffrey Bolt](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jeffrey Bolt  
crowbolt@gmail.com  
2250 Hideaway Ct  
Eugene, Oregon 97401

**From:** [Lynne Preston](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:52:00 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynne Preston  
bluelynne@sbcglobal.net  
344 Highland Ave  
San Francisco, California 94110



**From:** [Leanne Friedman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:51:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Leanne Friedman  
leannefriedman@gmail.com  
1576 Drake Dr  
Davis, California 95616

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William Pell  
wpell52@gmail.com  
100 Mac Donough Street  
Brooklyn, New York 11216

**From:** [Kevin Burdish](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger!!  
**Date:** Saturday, May 25, 2024 2:51:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Burdish  
bigswifty00000@yahoo.com  
24 Lido Pkwy  
Lindenhurst, New York 11757

**From:** [Nancy Mayo](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:51:10 PM

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Federal Trade Commission PUBLIC MEETING,

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

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Nancy Mayo  
burronan@yahoo.com  
300 second avenue  
Needham , Massachusetts 02494

**From:** [Arlene Vogele](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Arlene Vogele  
arlene10830@gmail.com  
10830 Los Pueblos  
Atascadero, California 93422

**From:** [Val Zampedro](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:54 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Val Zampedro  
vzampedro@gmail.com  
1752 Pine Tree St S Apt F  
Columbus, Ohio 43229

**From:** [Thomas Golden](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Thomas Golden  
tomgolden@outlook.com  
317 Merrilee Pl  
Danville, California 94526

**From:** [Sarah Walsh](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:44 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Sarah Walsh  
catandmonkey@gmail.com  
13813 Bauer Dr.  
Rockville, Maryland 20853



**From:** [Patrick Ioakimedes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patrick Ioakimedes  
patrickioakimedes@gmail.com  
5318 Bellingham Ave  
Valley Village, California 91607

**From:** [Karen May](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Karen May  
kmay567@gmail.com  
450 Hilltop Estates  
Morehead, Kentucky 40351

**From:** [Susan Smudz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Smudz  
ssmudz@gmail.com  
4655 Haymarket Ct  
Columbus, Ohio 43220

**From:** [Gail Bieschke](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:28 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gail Bieschke  
gail@bieschke.com  
Apt. 203 5329 Main St  
Downers Grove, Illinois 60515

**From:** [Paul Marceau](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:26 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Paul Marceau  
marceauunlimited@gmail.com  
1150 Coast Village Road Montecito Ca 93108  
Montecito, California 93108

**From:** [Faith Brown](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Faith Brown

Faith Brown  
charlysebrown91@gmail.com  
13027 Sevres Street  
New Orleans, Louisiana 70129

**From:** [Denny Blum](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Denny Blum  
dablum54@gmail.com  
2829 Dahle St  
Sun Prairie, Wisconsin 53590

**From:** [Bettina Goodall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:17 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bettina Goodall  
urbanark9@aol.com  
2562 west Brutus  
Weedsport , New York 13166



**From:** [Bobby Rogers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Bobby Rogers  
bjr0654@gmail.com  
903 Crystal Springs Ave  
Pensacola, Florida 32505

**From:** [Jean McLevedge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:10 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jean McLevedge  
jmclevedge@gmail.com  
161 Dalehill Drive  
East Greenwich, Rhode Island 02818

**From:** [Patricia Anderson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:09 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Patricia Anderson  
pattianderson60@yahoo.com  
Hwy4  
Cathlamet, Washington 98612

**From:** [Charles F Andros](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:58 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Charles F Andros  
lindenap@gmail.com  
PO BOX 165, 18 MACLEAN ROAD  
WALPOLE, New Hampshire 03608-0165

**From:** [Devorah Soodak](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:55 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Devorah Soodak  
devorah.zealot@gmail.com  
1820 Hart Ln  
Philadelphia, Pennsylvania 19134

**From:** [Todd Snyder](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:48 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Todd Snyder  
toddclarksnyder@gmail.com  
1941 Turk street  
San Francisco , California 94115

**From:** [Beatrice Tocher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:47 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Beatrice Tocher  
btocher44@gmail.com  
591 Appleberry Dr  
San Rafael, California 94903

**From:** [tom gniatkowski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:46 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

tom gniatkowski  
tomg46@yahoo.com  
513 Avenida Teresa  
San Clemente, California 92672



**From:** [Rob Dun](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Rob Dun  
bob.d4550@gmail.com  
4550 Scott's Valley Dr  
Scott's Valley, California 95066

**From:** [John Bagley](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

John Bagley  
bagley@alumni.nd.edu  
2044 Audubon Ave. Apt. BT206  
Naperville, Illinois 60563

**From:** [Maureen Wierema](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:31 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen Wierema  
maureen17@gmail.com  
4624 Howard Ave  
Western Springs, Illinois 60558

**From:** [Gregory Marks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:30 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Gregory Marks  
evamcura@gmail.com  
420 Glen Ave.  
Scotia, New York 12302

**From:** [Nancy Newton](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:06 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 Newton  
nnewton@iu.edu  
1598 E Rhorer Rd  
Bloomington, Indiana 47401

**From:** [Lynn Shuck](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Lynn Shuck

Lynn Shuck  
yogamom.ls@gmail.com  
10816 Toledo Circle  
Minneapolis, Minnesota 55437-3345

**From:** [Tony Tsang](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:04 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tony Tsang  
offcell@gmail.com  
2055 W 10th St  
Brooklyn, New York 11223

**From:** [Wendy Hatchell](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wendy Hatchell  
wendysshipps@gmail.com  
7412 Grace Lane  
Huntingdon , Pennsylvania 16652



**From:** [Kevin Schader](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:03 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kevin Schader  
now\_what17@yahoo.com  
421 Camelback Rd  
Pleasant Hill, California 94523

**From:** [Joyce Simonds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:49:02 PM

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Federal Trade Commission PUBLIC MEETING,

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Sincerely,

Joyce Simonds  
joycesimonds57@gmail.com  
31963 Calle Novelda  
Temecula, California 92592

**From:** [Linda Canter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:51 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 merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Linda Canter  
ak.drmr@hotmail.com  
1613 Henry St  
Springfield, Illinois 62703-4239

**From:** [William Bower](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:35 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

William Bower  
atbwdb@gmail.com  
3945 Bouton Dr  
Lakewood, California 90712

**From:** [James Flasch](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:21 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

James Flasch  
jimflasch76@gmail.com  
1291 Dartmoor Av  
Deltona, Florida 32738

**From:** [Lynda West](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynda West  
llwestva@gmail.com  
6341 Crosswoods Drive  
Falls Church, Virginia 22044-1209

**From:** [Peter & Judith Ostapow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:48:06 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 & Judith Ostapow  
judithprivetteostapow@gmail.com  
1285 N Hollywood Blvd  
Las Vegas , Nevada 89110

**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:** [Eva Freund](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:57 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Eva Freund  
2eva.freund@gmail.com  
2801 Towney View Ct  
Vienna, Virginia 22180-7022

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

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Joseph Corbett  
asclepios@sbcglobal.net  
71 Ashfield Street  
Shelburne Falls, Massachusetts 01370

**From:** [Ed Parks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:45 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Ed Parks  
rebeled@gmail.com  
3314 NW Liberty Ave  
Lawton, Oklahoma 73505

**From:** [Merv Nicholson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:44 PM

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Federal Trade Commission PUBLIC MEETING,

Americans are hurt by this monopoly merger -- and it affects the world, not just the US. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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,

Merv Nicholson  
mervn190@gmail.com  
2255 rose hill road  
Bellmead, British Columbia V2E2S8

**From:** [Janice Burstin](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:43 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 Burstin  
jburstin@comline.com  
3364-3D Punta Alta  
Laguna Woods, California 92637

**From:** [Maureen McCarthy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Maureen McCarthy  
mscribe9@yahoo.com  
32 South St  
Marblehead , Massachusetts 01945

**From:** [Michael Pallien](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:20 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Michael Pallien  
mp201\_029@hotmail.com  
6 Laurel Ct  
Oakland NJ, New Jersey 07436

**From:** [Andrew Delunas](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:19 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrew Delunas  
delunasandrew@gmail.com  
135 East William Street,, Unit B  
San Jose, California 95112



**From:** [L Sen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:16 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

L Sen

[lori@rootsandwingsnc.com](mailto:lori@rootsandwingsnc.com)

None

Durham, North Carolina 27705

**From:** [Juana Monks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:11 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Juana Monks  
jmonks@sbcglobal.net  
1045 BARBARA ANN DR  
Hurst , Texas 76053

**From:** [Jerry Charlson](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:06 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Jerry Charlson  
jcbats@ccgmail.net  
18398 South Fischers Mill Road  
Oregon City, Oregon 97045

**From:** [Guillermo C.](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:06 PM

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Guillermo C.  
guillermocv1956@gmail.com  
Sorrento 1347  
Aviñón, Chihuahua 32460

**From:** [T Morris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:47:05 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

T Morris  
theresamorros123@gmail.com  
12108 Browning Ct  
Henrico , Virginia 23233

**From:** [Cindy Zacks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:56 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Cindy Zacks  
mamalorax@gmail.com  
360 Wood St  
Lander, Wyoming 82520

**From:** [Wanda Chaney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:42 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Wanda Chaney  
wandachaney4825@gmail.com  
1200 Park ave, 244  
chico, California 95928

**From:** [melinda\\_monks](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:39 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

melinda monks  
melindamonks@hotmail.com  
31 Preservation In  
South Portland, Maine 04106



**From:** [Hillary Meador](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:32 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,  
Hillary meador

Hillary Meador  
hillary.herron@gmail.com  
3905 Glenwood Avenue  
Birmingham, Alabama 35222

**From:** [Andrea Bonnett](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:31 PM

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Andrea Bonnett  
aesabet11@yahoo.com  
355 W Clark Ave, SPC 53  
Orcutt, California 93455

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Margarita Flener  
jflener424@gmail.com  
416 W. Borden St  
Sinton, Texas 78387

**From:** [George Schaefer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:22 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

George Schaefer  
gschae7840@aol.com  
9 leone terrace  
Butler, New Jersey 07405

**From:** [Denise Fisher](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:17 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Denise Fisher  
deniefisher9@gmail.com  
522 Cherokee St Apt 208 Kalamazoo MI 49006-2843  
Kalamazoo, Michigan 49006

**From:** [Marguerite Barragan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:46:12 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Marguerite Barragan  
miggaleb@gmail.com  
209 Bronson St  
Watsonville, California 95076

**From:** [Arthur Schurr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:52 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,

Arthur Schurr  
bulaas@aol.com  
369 Warren St Street  
Brooklyn, New York 11201

**From:** [baruch weisman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:50 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

baruch weisman  
barweis@gmail.com  
1029 e 12 st  
BROOKLYN, New York 11230



**From:** [Judith Wegner](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:48 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,

Judith Wegner  
jawejewel@yahoo.com  
26121 Eureka Rd. Apt. 305  
Taylor, Michigan 48180

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

barbara macek  
bmacek1947@gmail.com  
3400 Snyder Avenue 3H  
Brooklyn, NYC, New York 11203

**From:** [Alice Rim](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:44 PM

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Federal Trade Commission PUBLIC MEETING,

I am writing to you regarding an issue that is not just important to me, but to just about everyone.

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alice Rim  
alicejrim@hotmail.com  
4240 Towncastle Ln  
Buford, Georgia 30518

**From:** [Orysia Dagney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:43 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,

Orysia Dagney  
orysiat@yahoo.com  
236 Osborn Street  
Philadelphia, Pennsylvania 19128

**From:** [Eileen Keim](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:43 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,

Eileen Keim  
eileenkeim7@gmail.com  
3204 Sw Morgan St  
Seattle, Washington 98126

**From:** [Robert Drake MD](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:40 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Robert Drake MD  
rgrantdrake@yahoo.com  
2342 Delaware Dr.  
Ann Arbor, Michigan 48103-6169

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

Steven Wilson  
stevenmwilson17@gmail.com  
665 1st Ave  
Camp Hill, Pennsylvania 17001

**From:** [Eric West](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:18 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,

Eric West  
eagleyachts@gmail.com  
3943 S Peninsula Dr  
Port Orange, Florida 32127



**From:** [Michael Cumbee](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:15 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 Cumbee  
mcumbee@gmail.com  
596 KoolSpringsrd  
Ridge Spring, South Carolina 29129-9674

**From:** [Lynda Alvarez](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:45:04 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynda Alvarez  
ladyruby04@gmail.com  
1001 Bengel Drive  
ARLINGTON, Texas 76013-2695

**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,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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  
320 Lincoln Ave  
Erie , Pennsylvania 16505

**From:** [John Leahy](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) STOP the Credit One/Discover Mega-Merger.  
**Date:** Saturday, May 25, 2024 3:43:29 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 Decrease Healthy Competition lead to further Consolidation Of Power and Influence in the Lending Market. This Concentration would make it Harder to Hold Already-Too-Big-To-Fail Banks Accountable while Limiting Competition and Reducing Banking Options For Consumers nationwide.

A Healthy Economy Relies On Robust Competition, and a Successful Democracy Requires an Economy that Benefits ALL, Not Just the Already-Too-Powerful (And, Astonishingly Wealthy). This Proposed Merger Poses a Threat To Both, Hindering Competition AND Economic Inclusivity.

Federal Regulators Must STOP This Unacceptable & Unnecessary Mega-Merger Immediately!

Sincerely,

John Leahy  
dinofinequity@hotmail.com  
440 East 79th Street Suite 12M  
New York, New York 10075

**From:** [victoria wade](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:48:19 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,

victoria wade  
wadevictoria@gmail.com  
16452 n red oak drive  
nampa, Idaho 83687

**From:** [Anne Petrokubi](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) Stop the mega-merger.  
**Date:** Saturday, May 25, 2024 4:41:58 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,

Anne Petrokubi  
celery\_nm@yahoo.com  
Pob 1772  
Taos Pueblo, New Mexico 87571

**From:** [Beverly Colgan](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING) We don't need another mega-merger.  
**Date:** Saturday, May 25, 2024 3:54:55 PM

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Federal Trade Commission PUBLIC MEETING,

The merger of Capital One, with Discover Financial Services would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry and reduce competition.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Beverly Colgan  
sparksbev47@gmail.com  
804 Oxford Avenue  
Sparks, Nevada 89431

**From:** [Phyllis Reynolds](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] (PUBLIC MEETING)You must Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:18:29 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,

Phyllis Reynolds  
choirmompr@gmail.com  
5434 River Rd N #240  
Keizer, Oregon 97303



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

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Federal Trade Commission PUBLIC MEETING,

Don't allow Capital One, one of the largest banks in the U.S, to swallow up Discover.  
If approved, this mega-merger would limit competition and reduce banking options for consumers nationwide.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Laurie Rubin  
earthlaurie@sonic.net  
9618 Silver Star Ave.  
Vancouver, Washington 98664

**From:** [Constance deRoche](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] A bad idea  
**Date:** Saturday, May 25, 2024 3:21:30 PM

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Federal Trade Commission PUBLIC MEETING,

Capital One, one of the largest US banks announced a \$5.3 billion deal to acquire Discover Financial Services. This merger would create the nation's sixth largest bank with a massive impact on the credit card industry. It would lead to further consolidation of power and influence in the lending market, making it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Constance deRoche  
cderoche@eastlink.ca  
86 Lakewood Drive  
Sydney Central, Nova Scotia B3T1S5

**From:** [Joseph Zakrzewski](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Alert ! (PUBLIC MEETING) Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:47:06 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,

Joseph Zakrzewski  
josephz@sonic.net  
1450 Golden Gate Avenue #301  
San Francisco, California 94115

**From:** [GARY BLANCHARD](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] BANKS ARE ALREADY TOO BIG TO FAIL  
**Date:** Saturday, May 25, 2024 2:59:12 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,

GARY BLANCHARD  
SLANDER.TWO@gmail.com  
10808 watchful fox dr  
austin, tx, Texas 78748

**From:** [Terry Rhines](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Capital One/Discover merger is not good for consumers or businesses  
**Date:** Saturday, May 25, 2024 2:53:26 PM

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Federal Trade Commission PUBLIC MEETING,

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

If approved, this mega-merger would hurt both consumers like me and the businesses I support. I have gotten around the high interest rates on both Capital One and Discover by paying off both the charges each month but for many seniors my age, that is not possible. Even with that, the businesses I do support are still paying high fees just to provide me with a service.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry Rhines  
trhineswa@aol.com  
11021 Dean Court SW  
Lakewood, Washington 98498

**From:** [Arlen Stuart](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Concerned Father of 6 Says: Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:18 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,

Arlen Stuart  
arlenstuart@gmail.com  
1425 N 1st St  
El Cajon, California 92021

**From:** [Ann Randall](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Credit One - Discover merger.  
**Date:** Saturday, May 25, 2024 2:57:47 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger.

Sincerely,

Ann Randall  
annlorene@gmail.com  
46 Hills Way  
Manchester Center, Vermont 05255

**From:** [Mel Ginsberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Do Not Support the Capital One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:41:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

As a Capital One client, I urge you to prevent their merger with Discover. I compared Capital One with other banks and chose them for my main credit card and some of my other banking. As a competitive company, Capital One has done well. I have often seen the negative effects on consumers when large corporations are allowed to reduce their competition by merging with other large corporations. Please do not let Capital One reduce its competition by merging with Discover.

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

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

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

Federal regulators must stop this mega-merger immediately.

Sincerely,

Mel Ginsberg  
melginsberg@hotmail.com  
24305 NE Elkhorn Rd  
Brush Prairie, Washington 98606



**From:** [Thomas Moser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] End mega bank mergers. Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:59:10 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,

Thomas Moser  
generalpopeye@gmail.com  
8176 Henslowe Avenue South  
Cottage Grove, Minnesota 55016

**From:** [Susan Evarts](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] ENOUGH already!! Stop the mega-merger!!!  
**Date:** Saturday, May 25, 2024 2:57:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Susan Evarts  
chefcon625@gmail.com  
17 Hurlbutt Rd  
Gales Ferry , Connecticut 06335

**From:** [James Kleinrath DDS](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Forbid the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:16:24 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 Kleinrath DDS  
jameskleinrath@hotmail.com  
1343 Greenbrier Rd.  
San Carlos, California 94070

**From:** [Carol Valentine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] I urge you to stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 3:23:09 PM

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Federal Trade Commission PUBLIC MEETING,

I am writing as a rural resident of Oregon who has watch my local economy decline. Small businesses are already challenged to succeed due to huge credit card fees. I have just learned that Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. I learned that this merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

If approved, this mega-merger would lead to further consolidation of power and influence 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 agree with President Biden that a healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

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

Sincerely,

Carol Valentine  
cvalentinemusic@gmail.com  
6545 Lakeshore Dr.  
Selma, Oregon 97538

**From:** [Linda Sharp](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No Capital One and Discover merger--EVER!  
**Date:** Saturday, May 25, 2024 4:11:30 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. Capital One 's marketing is predatory, and it took me many tries to get my name and address removed from their mailing list, which they didn't get from me.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,  
Linda Sharp

Linda Sharp  
lindamsharp@protonmail.com  
431 Beaver Street, #312  
Santa Rosa, California 95404

**From:** [Leann W](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 4:38:19 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,

Leann W  
elvedub.yellow@gmail.com  
11055 SW Wishram Ct  
Tualatin, Oregon 97062

**From:** [Lynn Malgeri](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] NO Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 3:34:35 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.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lynn Malgeri  
lldm66@gmail.com  
576 Joshua Drive  
Dandridge, Tennessee 37725

**From:** [Jay Hansen](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] NO Megabanksters!  
**Date:** Saturday, May 25, 2024 2:59:42 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,

Jay Hansen  
lamecrow2012@gmail.com  
292 E 4695 N  
Provo, Utah 84604



**From:** [Eldon Leuning](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] NO NO NO to the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:29 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Eldon Leuning  
eleuning@gmail.com  
211 Kirkland Ave 302  
Kirkland, Washington 98033

**From:** [Terry King](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] No to the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:01:14 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Terry King  
tkingcello@me.com  
53 South Great Road  
MI, Massachusetts 01773

**From:** [Michelle McKenney](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:50:44 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,

Michelle McKenney  
zabilla@myfairpoint.net  
35 Bramber II  
Rochester, New Hampshire 03867

**From:** [K. Eggers](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] PLEASE STOP the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:33:07 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,

K. Eggers  
lullabyguy@yahoo.com  
2488 Addy-Gifford RD  
Everett, Washington 99101

**From:** [Sara Loeppert](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:46:13 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sara Loeppert  
sara@loeppert.net  
1317 Rand Drive  
Raleigh, North Carolina 27608

**From:** [Joyce Kalison](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Please stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:08:25 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,

Joyce Kalison  
number1midnight@yahoo.com  
28 Laytham Drive  
Wayne, New Jersey 07470

**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:** [MIA WOTTON](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Prevent the Credit One/Discover mega-merger proposal er.  
**Date:** Saturday, May 25, 2024 3:00:47 PM

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Federal Trade Commission PUBLIC MEETING,

I am 58 and, while we have never been a perfect nation, I remember when we did not operate within a system which was not so corporate-centered. I am begging you to stop the Discover/Capital One merger. Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network to Capital One's existing 100 million customers, creating the nation's sixth largest bank with a massive impact on the credit card industry.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

MIA WOTTON  
miawotton@gmail.com  
3105 WILLIAMSBURG RD  
ANN ARBOR, Michigan 48108



**From:** [David Gregory](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Prevent the horrifying Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 3:52:00 PM

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

David Gregory  
d.gregory.galaxie@gmail.com  
P.O. Box 922405  
Sylmar, CA, California 91392

**From:** [Lynn Yellott](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop Capital One and Discover Merger  
**Date:** Saturday, May 25, 2024 2:56:41 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

In the interest of consumer protection, please stop the merger of Capital One's credit card with Discover. The acquisition and consolidation concentrates power in too few few banks. We need more competition not less.

Our economy is benefitting fewer and fewer regular, working and retired people. This merger furthers that trend.

Please oppose this merger

Sincerely,

Lynn Yellott  
lyellott@mac.com  
15101 Interlachen Dr.  
Silver Spring, Maryland 20906

**From:** [Angela Mastaloudis](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop Price Gouging, Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:20:33 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Angela Mastaloudis  
mastaloudis@ucsbalum.net  
4865 S. Wander Ln  
Holladay, Utah 84117

**From:** [Erin Stephens](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Capital One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 2:45:18 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

Federal regulators must stop this mega-merger immediately.

Erin Stephens  
erin\_stephens@outlook.com  
2101 Scenic Highway  
Pensacola, Florida 32503

**From:** [Tim O'Brien](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] STOP THE CAPITAL ONE/DISCOVER MERGER!!!  
**Date:** Saturday, May 25, 2024 4:03:10 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,

Tim O'Brien  
ohbee53@gmail.com  
4295 Via Arbolada  
Los Angeles, California 90042-5105

**From:** [Diane Delbridge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One - Discover Merger.  
**Date:** Saturday, May 25, 2024 3:44:50 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,

The fees that my small business pays every month just to accept credit cards are outrageous! A merger such as the one proposed between Capital One and Discover will just reduce competition even more and jack our fees even higher. This is unacceptable. They are going to drive little guys like me right out of business.

These greedy corporations get to skim right off the top of my income before it is even in my bank. Last month it was nearly \$3800. Half of that might be appropriate, but they just keep piling on fees. Then they sell the young people on the idea that everything is easier if you tap and go. Then we have a pandemic, and no one wants to carry cash or use checks anymore. It's a perfect storm, driving up the percentage of credit card users in my business.

And my state, Oklahoma, doesn't allow me to charge a processing fee to cover those expenses, so it comes out of my pocket. It has made a huge hit to my bottom line.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Delbridge  
dlldvm@ix.netcom.com  
12501 S. Mustang Rd  
Mustang, Oklahoma 73064

**From:** [Christopher Lawrence](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:37:14 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Christopher Lawrence  
ramgold101010@gmail.com  
19 East 32nd Avenue  
Spokane, Washington 99203

**From:** [Elliot Mason](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger!  
**Date:** Saturday, May 25, 2024 4:36:11 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Elliot Mason  
gamingaddict09@gmail.com  
3707 Tarragona Ln.  
Austin, Texas 78727



**From:** [Laura Prestridge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:34:56 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,

Laura Prestridge  
lprestridge1@gmail.com  
172 Kimbrough #212  
Memphis, Tennessee 38104

**From:** [Alan Papskun](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:30:49 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.

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Alan Papskun  
alan@papskun.com  
40 Glendale Rd.  
Stockbridge MA, Massachusetts 01262

**From:** [John Cotter](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:29:09 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity. These types of mergers never help the community, and typically only cause harm and cost us, while lining the pockets of the investor class.

The federal regulators must stop this mega-merger immediately.

Sincerely,

John Cotter  
calpilot777@me.com  
4223 Terrace Pines Dr  
Kingwood, Texas 77345

**From:** [Krista Lohr](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 4:23:54 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

A constituent,

Krista Lohr  
kristalohr1975@gmail.com  
3728 COLBY ST  
Sarasota, Florida 34232

**From:** [David Hempel](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger -- NOW !  
**Date:** Saturday, May 25, 2024 4:08:40 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.

Federal regulators must STOP this mega-merger immediately !

- David Hempel  
Iowa City IA

David Hempel  
hoboe751@gmail.com  
2660 N Scott Blvd  
Iowa City, Iowa 52245

**From:** [Sheryl Sparling](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger. Those who never touch a product don't deserve much profi5!  
**Date:** Saturday, May 25, 2024 4:00:35 PM

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

Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sheryl Sparling  
ssparling47@mac.com  
1832 Pine Circle  
Lynden, Washington 98264

**From:** [Cynthia Lachance](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:57:13 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,

Big business is too powerful in the USA. We can't get anything done for the common people because of the lobby power and the money power of big 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. This concentration would make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Lachance  
clachance33@gmail.com  
11002 SE Ptrvtsky Rd, Unit B102  
Renton, Washington 98055

**From:** [Sue and John Morris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:55:34 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Sue and John Morris  
mamasuepeace@gmail.com  
1392 VT Rte 232  
Marshfield, Vermont 05658



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

James Balog  
jimb94@yahoo.com  
519 Whittier Avenue  
Piscataway, New Jersey 08854

**From:** [Sruti N/A](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:44:53 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,

Sruti N/A  
srutishivakumar@gmail.com  
99 Boylston  
Boston, Massachusetts 02116

**From:** [Joshua Currie](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:36 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,

Joshua Currie  
jbcurre@gmail.com  
913 Trace Dr  
Jackson, Tennessee 38305

**From:** [Barbara Weinberg](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:43:20 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Barbara Weinberg  
barbsw180@yahoo.com  
14539 Canalview Drive-B  
Delray Beach, Florida 33484

**From:** [ken hill](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:56 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,

ken hill  
kwhill@verizon.net  
3301 CRANEHILL DR  
Lynchburg, Virginia 24503

**From:** [Lyn Lowry](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger  
**Date:** Saturday, May 25, 2024 3:42:34 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Lyn Lowry  
lynlowry6@gmail.com  
1538 Kimbark  
Longmont, Colorado 80501

**From:** [Evelyn Lemoine](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:42:02 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,

Evelyn Lemoine  
elemoine@seanet.com  
910 17th Avenue  
Seattle, Washington 98122

**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.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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:** [Calvin Rittenhouse](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:33:17 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,

Calvin Rittenhouse  
mrmacncheese@gmail.com  
4785 Beacon Hill Rd Apt 312  
Columbus, Ohio 43228

**From:** [Heather Mann](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:30:51 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,

Heather Mann  
sportslover13@verizon.net  
12816 Pelham Drive  
Spotsylvania, Virginia 22553-4017

**From:** [Martha Booz](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:29:44 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,

Martha Booz  
mlbooz@calnatives.com  
3823 Valley Lane  
El Sobrante, California 94803

**From:** [Hannah Wunderli](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger!!!  
**Date:** Saturday, May 25, 2024 3:25:30 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,

Hannah Wunderli  
hannah.wunderli@gmail.com  
407 Kenduskeag Ave  
Bangor, Maine 04401-3210

**From:** [Anthony Ricci](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger before it happens  
**Date:** Saturday, May 25, 2024 3:24:34 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,

What happened to preventing monopolies in this country?

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Ricci  
tricci@tricci.net  
2122 Tamarin Trail  
Golden Valley, Minnesota 55427

**From:** [Lory Ono](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger! Stop creating more monopolies!  
**Date:** Saturday, May 25, 2024 3:20:38 PM

---

NONCONFIDENTIAL // EXTERNAL

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

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Federal Trade Commission PUBLIC MEETING,

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

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Lory Ono  
kealelani@gmail.com  
44-022 Nohokai Place  
Kaneohe, Hawaii 96744

**From:** [Anthony Cervantes](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:19:09 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Anthony Cervantes  
tazzzman78@gmail.com  
19919 towhee ct  
Santa Clarita, California 91351

**From:** [Bill Woodbridge](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:13:38 PM

---

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Federal Trade Commission PUBLIC MEETING,

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

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Woodbridge  
billwoodbr@aol.com  
56 S Patterson Ave #207  
Santa Barbara , California 93111



**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,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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:** [Ellie Webb](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 3:00:37 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,

Ellie Webb  
ellie.madeleine.webb@gmail.com  
517 12th St  
Pacific Grove, California 93950

**From:** [Jacqueline Colyer](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger - (PUBLIC MEETING)  
**Date:** Saturday, May 25, 2024 2:56:41 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Jacqueline Colyer  
alnwyck@icloud.com  
110 Lower Hopewell Road  
Oxford, Pennsylvania 19363

**From:** [Karen Paris](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:54:08 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,

Karen Paris  
pariskmp@gmail.com  
1305 Edgewood Drive  
Hummelstown, Pennsylvania 17036-9618

**From:** [Ben Brucker](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:51:46 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,  
Reverend Ben Brucker

Ben Brucker  
bbrucker2@gmail.com  
34509 Calle Carmelita  
Capistrano Beach , California 92624

**From:** [Joan Makurat](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover mega-merger.(PUBLIC MEETING)  
**Date:** Saturday, May 25, 2024 4:37:58 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,

Joan Makurat  
jodenmak@yahoo.com  
10816 Verde Vista Drive  
Fairfax, Virginia 22030

**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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**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,

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

**From:** [Ian Haddow](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 3:14:46 PM

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Federal Trade Commission PUBLIC MEETING,

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

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

Let's stop this merger immediately.

Sincerely,

Ian Haddow  
2ianhaddow@gmail.com  
536 Laidley Street  
San Francisco, California 94131



**From:** [Kenneth Althiser](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover Merger.  
**Date:** Saturday, May 25, 2024 3:19:03 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Kenneth Althiser  
kcalthiser@riversideca.gov  
38920 Newberry St  
Cherry Valley, California 92223

**From:** [Tim Giugni](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] Stop the Credit One/Discover merger.  
**Date:** Saturday, May 25, 2024 4:42:17 PM

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Federal Trade Commission PUBLIC MEETING,

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The federal regulators must stop this mega-merger immediately.

Sincerely,

Tim Giugni  
octorilla@gmail.com  
4773 ne going st  
Portland , Oregon 97218

**From:** [Edythe Ann Quinn](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] STOP USURY: Stop the Credit One/Discover mega-merger.  
**Date:** Saturday, May 25, 2024 2:55:52 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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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity.

The federal regulators must stop this mega-merger immediately.

Sincerely,

Edythe Ann Quinn  
quinne@hartwick.edu  
903 County Hwy 3  
Unadilla, New York 13849

**From:** [Michael Kenny](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] There are too many monopolies already  
**Date:** Saturday, May 25, 2024 2:47:06 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.

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Kenny  
mjk\_319@hotmail.com  
7419 Gateridge Dr.  
Houston, Texas 77041

**From:** [David Stutsman](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] We need smaller companies with more competition!  
**Date:** Saturday, May 25, 2024 2:46:33 PM

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

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Federal Trade Commission PUBLIC MEETING,

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A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits 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 Stutsman  
donnyrumpisatraitor@gmail.com  
8974 W Ruth Ave  
Peoria, Arizona 85345

**From:** [Mark Poirier](#)  
**To:** [RICH BankSup Applications Comments](#)  
**Subject:** [External] When will you stop to consider customer impact??.  
**Date:** Saturday, May 25, 2024 3:58:42 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.

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

The federal regulators must stop this mega-merger immediately.

Sincerely,

Mark Poirier  
markshrubbery@gmail.com  
8168 Ashwood Ct  
Indianapolis, Indiana 46268

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

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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.

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

# Congress of the United States

Washington, DC 20515

February 25 2024

The Honorable Michael Barr  
Vice Chair for Supervision  
Board of Governors of the Federal Reserve  
System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

Acting Comptroller Michael Hsu  
Office of the Comptroller of the Currency  
7th Street SW  
Washington, DC 20219

Dear Acting Comptroller Hsu and Vice Chair Barr:

We write with deep concern about Capital One’s plan to acquire Discover Financial Services (Discover), a deal that would combine two of the largest credit card issuers in the United States<sup>1</sup> into a “colossus” that would “leav[e] the industry with fewer competitors overall and eas[e] pressure on companies to attract customers with favorable terms.”

Under federal law, the Office of the Comptroller of the Currency (OCC) and the Federal Reserve (Fed) are charged with reviewing and approving mergers and acquisitions among the banks they oversee, in conjunction with the Department of Justice (DOJ).

With nearly \$500 billion in assets, Capital One is currently the nation’s ninth-largest bank.<sup>5</sup> By acquiring Discover, Capital One would add a network of 305 million cardholders to its base of more than 100 million customers, consolidating the credit card market and limiting customer

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<sup>1</sup>Capital One, “Capital One to Acquire Discover,” <https://investor.capitalone.com/news-releases/news-release-details/capital-one-acquire-discover>.

<sup>2</sup>The New York Times, “Capital One to Acquire Discover, Creating a Consumer Lending Colossus,” Lauren Hirsch and Emma Goldberg, February 19, 2024, <https://www.nytimes.com/2024/02/19/business/capital-one-discover-merger.html>.

<sup>3</sup>ABC News, “What a possible Capital One and Discover merger means for consumers,” Max Zahn, February 20, 2024, <https://abcnews.go.com/Business/capital-discover-merger-means-consumers/story?id=107361677>.

<sup>4</sup>Bank Merger Act of 1960, Pub. L. No. 86-463, 74 Stat. 129; Bank Holding Company Act of 1956, Pub. L. No. 84511, 70 Stat. 133; Federal Deposit Insurance Act of 1960, Pub. L. No. 86-463, 74 Stat. 129.

Federal Reserve Statistical Release, “INSURED U.S.-CHARTERED COMMERCIAL BANKS THAT HAVE CONSOLIDATED ASSETS of \$300 MILLION or MORE, RANKED by CONSOLIDATED ASSETS,” December 31, 2023, <https://www.federalreserve.gov/releases/lbr/current/>.



choice.<sup>6</sup> This merger would make Capital One the nation's sixth-largest bank,<sup>7</sup> and largest credit card issuer, with over \$200 billion in outstanding credit card loans.<sup>8</sup>

This merger is bad for consumers. The banking and credit card industries are already highly concentrated: today, the six largest bank holding companies control more assets than all other bank holding companies combined.<sup>9</sup> Consolidation in the banking sector causes “higher prices and more fees, lower deposit rates, less access to credit, bank branch closures, and job cuts.”<sup>10</sup> In addition to harming consumers and small businesses, bank consolidation poses increased systemic risk in the financial system, “reducing the number of smaller banks and creating even more too big to fail banks.”<sup>11</sup>

This merger announcement comes less than a week after the Consumer Financial Protection Bureau (CFPB) issued a new report revealing the impact of credit card industry consolidation on consumers. According to the report, large banks charge higher interest rates than small credit card issuers, with “[n]early half of the largest credit card issuers” — including Capital One — “offering cards with a maximum purchase APR over 30%.”<sup>12</sup> The CFPB also found that large credit card issuers charge average fees that are 70% higher than those charged by small institutions.<sup>13</sup> These higher rates and fees can cost consumers hundreds of dollars annually.<sup>14</sup>

Capital One has a concerning history of mistreating consumers. In 2012, the CFPB ordered the bank to refund \$140 million to 2 million consumers with low credit scores and low credit limits who were misled into paying for costly add-on products.<sup>15</sup> In 2019, Capital One's shoddy risk-management practices resulted in a hacker gaining access to more than 100 million credit card

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The New York Times, “Capital One to Acquire Discover, Creating a Consumer Lending Colossus,” Lauren Hirsch and Emma Goldberg, February 19, 2024, <https://www.nytimes.com/2024/02/19/business/capital-one-discover-merger.html>.

Reuters, “Capital One to buy Discover Financial in \$35.3 billion all-stock deal,” Anirban Sen and Michelle Price, February 20, 2024, <https://www.reuters.com/markets/deals/capital-one-considers-acquisition-discover-financial-bloomberg-says-2024-02-19/>.

<sup>8</sup> The New York Times, “What to Know About Capital One's Proposed Acquisition of Discover,” Santul Nerkar and Emily Flitter, February 20, 2024, <https://www.nytimes.com/2024/02/20/business/capital-one-discover-what-to-know.html#:~:text=The%20deal%2C%20valued%20at%20more,customer%20base%20of%20100%20million>.

<sup>9</sup> Duke Law Journal, “Reviving Bank Antitrust,” Jeremy C. Kress, December 2022, p. 522, [https://scholarship.law.duke.edu/cgi/viewcontent.cgi?article=41\\_&context=dlj](https://scholarship.law.duke.edu/cgi/viewcontent.cgi?article=41_&context=dlj).

<sup>10</sup> American Economic Liberties Project, “Revitalizing Bank Merger Enforcement to Restore Competition and Fairness in Banking,” Shahid Naeem, June 2023, [http://www.economicliberties.us/wpcontent/uploads/2023/06/062023\\_AELP\\_BankMerger\\_Brief\\_R2.pdf](http://www.economicliberties.us/wpcontent/uploads/2023/06/062023_AELP_BankMerger_Brief_R2.pdf). Letter

<sup>11</sup> Letter from Senator Elizabeth Warren to Financial Regulators, June 27, 2023, <https://www.warren.senate.gov/imo/media/doc/2023.06.27%20Letter%20to%20Regulators%20re%20Bank%20Merger%20Reviews.pdf>.

<sup>12</sup> Consumer Financial Protection Bureau, “Credit card data: Small issuers offer lower rates,” February 16, 2024, <https://www.consumerfinance.gov/data-research/research-reports/credit-card-data-small-issuers-offer-lower-rates/#4>.

<sup>13</sup> *Id.*

<sup>14</sup> *Id.*

<sup>15</sup> Consumer Finance Protection Bureau, “CFPB Probe into Capital One Credit Card Marketing Results in \$140 million Consumer Refund, July 18, 2012, <https://www.consumerfinance.gov/about-us/newsroom/cfpb-capital-one-probe/>.

applications and customer accounts.<sup>16</sup> Discover’s record of compliance failures also raises concerns. In October 2023, it reached a sweeping consent order with the FDIC that required further action to address “violations of, and consumer harm related to’ various consumer financial laws.”<sup>17</sup>

Last month, the OCC issued a proposed policy statement “to provide transparency around the features of merger applications and indicators that are consistent with and inconsistent with approval.”<sup>18</sup> Acting Comptroller Hsu indicated that “merger applications exist along a spectrum. Some have significant deficiencies. Others are straightforward because the acquiring bank is a model of safety and soundness and has earned the trust of the community and its supervisors. The majority lie somewhere in between and require varying degrees of scrutiny and multiple rounds of inquiry.”<sup>19</sup> This merger, on its face, has significant deficiencies.

In a speech last year, moreover, Acting Comptroller Hsu warned that “I have seen up close what happens when large banks become unmanageable and need government support to avoid disorderly failure. The negative impacts of [too-big-to-manage] and too-big-to-fail on households and communities, on the banking system and economy, and on trust are immeasurable and can take years to mend.”

But OCC’s actions fly in the face of these concerns. The agency approved almost every merger application it received in the last three years: 43 mergers in 2021, 30 in 2022, and 23 in 2023.<sup>1</sup> This included the approval of JP Morgan Chase’s purchase of First Republic, which increased the size of America’s largest bank by \$200 billion. Troublingly, the OCC’s proposed policy statement essentially codifies the OCC’s current, permissive approach to bank mergers—the same standard operating procedure that for decades has failed to protect consumer and the

<sup>16</sup> CNN, “A hacker gained access to 100 million Capital One credit card applications and accounts,” Rob McLean, July 30, 2019, <https://www.cnn.com/2019/07/29/business/capital-one-data-breach/index.html>.

<sup>17</sup> Law360, “FDIC Orders Discover To Boost Compliance, Spares It Penalty,” October 2, 2023, <https://www.law360.com/articles/1728373/fdic-orders-discover-to-boost-compliance-spare-it-penalty>.

<sup>18</sup> Office of the Comptroller of the Currency, Acting Comptroller Discusses Bank Mergers, January 29, 2024, <https://www.ots.treas.gov/news-issuances/news-releases/2024/nr-occ-2024-6.html#:~:text=policy%20and%20decisions,-Mr.,with%20and%20inconsistent%20with%20approval>.

<sup>19</sup> Acting Comptroller of the Currency Michael Hsu Remarks at University of Michigan School of Business, “What Should the U.S. Banking System Look Like? Diverse, Dynamic, and Balanced,” January 29, 2024, p. 12, <https://www.ots.treas.gov/news-issuances/speeches/2024/pub-speech-2024-6.pdf>.

<sup>20</sup> Acting Comptroller of the Currency Michael Hsu Remarks at Brookings, “Detecting, Preventing, and Addressing Too Big To Manage,” January 17, 2023, <https://www.occ.gov/news-issuances/speeches/2023/pub-speech-2023-7.pdf>.

<sup>21</sup> Office of the Comptroller of the Currency, “2021 Annual Report,” p. 24, <https://www.occ.gov/publications-and-resources/publications/annual-report/files/2021-annual-report.pdf>; Office of the Comptroller of the Currency, “2022 Annual Report,” p. 32

<https://www.occ.gov/publications-and-resources/publications/annual-report/files/2022-annual-report.pdf>; Office of the Comptroller of the Currency, “2023 Annual Report,” p. 37

<https://www.occ.gov/publications-and-resources/publications/annual-report/files/2023-annual-report.pdf>.

<sup>22</sup> Wall Street Journal, “Why Washington Let JPMorgan Buy First Republic,” Ben Eisen and Andrew Ackerman, May 2, 2023, <https://www.wsj.com/articles/how-washington-got-on-board-with-a-big-bank-deal-for-first-republic609188a>; JP Morgan Chase, Press Release, JPMorgan Chase acquires substantial majority of assets and assumes certain liabilities of First Republic Bank, May 1, 2023

<https://www.jpmorganchase.com/ir/news/2023/jpmc-acquires-substantial-majority-of-assets-and-assumes-certain-liabilities-of-first-republic-bank>.

financial system. It is critical that the OCC strengthen its proposed policy statement to ensure that future mergers do not harm consumers and the broader economy.

President Biden has made fighting concentration in the banking sector and other industries a key priority of his administration. In his 2021 Executive Order on Competition, he specifically directed financial regulators and the Attorney General to “update guidelines on banking mergers to provide more robust scrutiny of mergers” and strengthen bank merger oversight “to ensure Americans have choices among financial institutions and to guard against excessive market power.”

This acquisition will be one of the most important tests of the efforts to prevent harmful bank consolidation since the release of President Biden’s Executive Order. To protect consumers and financial stability, we urge you to block this merger and strengthen your proposed policy statement to prevent harmful deals in the future.

cc:  
Consumer Financial Protection Bureau  
U.S. Department of Justice

Sincerely,



Elizabeth Warren  
United States Senator



Alexandria Ocasio-Cortez  
Member of Congress



Katie Porter  
Member of Congress



James P. Mc Govern  
Member of Congress

<sup>23</sup> White House, “Executive Order on Promoting Competition in the American Economy,” July 9, 2021, <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/07/09/executive-order-on-promoting-competition-in-the-american-economy/>.



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Ro Khanna  
Member of Congress



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Greg Casar  
Member of Congress



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Summer Lee  
Member of Congress



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Sylvia R. Garcia  
Member of Congress



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Rashida Tlaib  
Member of Congress



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Jamaal Bowman, Ed.D.  
Member of Congress



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Ayanna Pressley  
Member of Congress



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Jesús G. "Chuy" García  
Member of Congress



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Al Green  
Member of Congress  
Scion of the Enslaved  
Africans -  
Sacrificed to Make America  
Great

United States House of Representatives  
Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, D.C. 20515

February 28, 2024

The Honorable Jerome Powell  
Chair  
The Honorable Michael Barr  
Vice Chair for Supervision  
Board of Governors of  
the Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

The Honorable Merrick B. Garland  
Attorney General  
The Honorable Jonathan Kanter  
Assistant Attorney General, Antitrust  
Division  
U.S. Department of Justice  
950 Pennsylvania Avenue, NW  
Washington, DC 20530-0001

Mr. Michael Hsu  
Acting Comptroller  
Office of the Comptroller of the Currency  
400 7th Street, SW, Suite 3E-218  
Washington, DC 20219

The Honorable Martin Gruenberg  
Chair  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, D.C. 20429

Attorney General Garland, Assistant Attorney General Kanter, Chair Powell, Vice Chair Barr, Acting Comptroller Hsu, and Chair Gruenberg:

We write to express our strong concerns about the lack of progress your agencies have made in updating your outdated bank merger review procedures. For far too long, these procedures have been equated by experts to be a rubber-stamping process, where virtually all applications are approved while industry consolidation continues.<sup>1</sup> More than two and a half years ago, President Biden issued Executive Order (EO) 14036 to promote competition in the American economy,<sup>2</sup> and encouraged your agencies to review and update your bank merger review procedures. Additionally, some of us along with consumers, small business, and worker advocates called on your agencies to put a moratorium on approving large bank mergers until you updated these procedures.<sup>3</sup> No moratorium was imposed, and since then, more large bank mergers have been approved.<sup>4</sup> Just a few days ago, we learned of another megamerger involving Capital One Financial Corporation (Capital One) trying to buy Discover Financial Services

<sup>1</sup> See Jeremy Kress, [Modernizing Bank Merger Review](#), Yale Journal on Regulation (Vol. 37, Issue 2, 2020); and House Financial Services Committee (FSC) hearing, [The Future of Banking: How Consolidation, Nonbank Competition, and Technology are Reshaping the Banking System](#) (Sep. 29, 2021).

<sup>2</sup> White House, [Executive Order on Promoting Competition in the American Economy](#) (Jul. 9, 2021); and White House, [FACT SHEET: Executive Order on Promoting Competition in the American Economy](#) (Jul. 9, 2021). Also see FSC, [Waters Applauds President Biden's Executive Order to Examine Bank Merger Practices, Urges Federal Reserve to Strengthen Merger Reviews](#) (Jul. 15, 2021).

<sup>3</sup> FSC, [Waters Calls on Fed, FDIC, and OCC to Halt Mergers and Acquisitions Over \\$100 Billion](#) (Dec. 10, 2021); and AFR, [Federal Authorities Should Halt Bank Mergers Until Guidelines Are Strengthened](#) (Dec. 14, 2021).

<sup>4</sup> For example, see U.S. Bank, [U.S. Bancorp receives U.S. regulatory approval for MUFG Union Bank acquisition](#) (Oct. 14, 2022); and BMO, [BMO Receives Regulatory Approval to Acquire Bank of the West](#) (Jan. 17, 2023).

(Discover), which would create the sixth largest U.S. commercial bank with a major role in the credit card market. Accordingly, we strongly encourage your agencies to put away the rubber stamp and promptly finalize robust merger review procedures before all we are left with is an oligopoly of megabanks to serve our constituents.

We've seen the harm that unbridled market consolidation poses to consumers and entrepreneurs when the biggest financial institutions get even bigger through mergers. Wells Fargo, for example, grew quickly through multiple mergers and eventually became too big to manage, repeatedly breaking the law by defrauding millions of consumers.<sup>5</sup> We've also seen consolidation harm consumers in the credit card market, which the proposed merger between Capital One and Discover may contribute to.<sup>6</sup> In 1994, the largest credit card issuers controlled 57% of the market, and as of 2022, they controlled more than 82%.<sup>7</sup> Meanwhile, the largest credit card issuers charge consumers higher interest rates compared to smaller issuers, resulting in many consumers paying \$400 to \$500 more every year in additional financing costs for effectively the same service.<sup>8</sup> Additionally, your agencies should consider other aspects of a proposed merger that may be anti-competitive, like the vertical integration concerns raised by the proposed merger of Capital One and Discover. In allowing one of our largest banks to control a credit card network, that would enable them to influence multiple points of the marketplace by setting prices for credit card customers as well as merchants that swipe their cards.<sup>9</sup>

Moreover, the Dodd-Frank Wall Street Reform and Consumer Protection Act requires banking regulators to consider financial stability when reviewing bank merger applications. According to the latest data, a merger of Capital One and Discover would result in a \$625 billion bank,<sup>10</sup> which is nearly \$100 billion larger than the combined size of the three banks that failed last year – Silicon Valley Bank, Signature Bank and First Republic. The failure of those so-called mid-sized banks required our government to use its emergency tools to stabilize the banking system to prevent contagion.<sup>11</sup> This underscores the need to extensively consider the financial stability impact of any bank merger application, especially large ones like Capital One's proposed purchase of Discover.

Given the myriad issues we have identified with Capital One's proposed purchase of Discover, it is critical your agencies demonstrate that you will not revert to your old ways of rubber stamping their bank merger application or any other. We acknowledge some of your agencies have taken some steps at reform, but we encourage your agencies to pick up the pace and finalize robust merger review procedures soon. For example, the OCC recently proposed some reforms to its bank merger review process, which would give the agency more time to

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<sup>5</sup> FSC, *In Advance of Wells Fargo Hearings, Waters and Green Release Investigative Report Exposing Failures of Megabank's Management, Board, and Regulators* (Mar. 4, 2020)

<sup>6</sup> AFR, *Regulators Should Block Proposed Capital One-Discover Merger* (Feb. 20, 2024); NCRC, *NCRC Opposes Capital One-Discover Merger* (Feb. 20, 2024).

<sup>7</sup> CFPB, *The Consumer Credit Card Market* (Oct. 25, 2023).

<sup>8</sup> CFPB, *CFPB Report Finds Large Banks Charge Higher Credit Card Interest Rates than Small Banks and Credit Unions* (Feb. 16, 2024); and CFPB, *Data spotlight - Credit card data: Small issuers offer lower rates* (Feb. 16, 2024).

<sup>9</sup> See AFR, *Regulators Should Block Proposed Capital One-Discover Merger* (Feb. 20, 2024); NCRC, *NCRC Opposes Capital One-Discover Merger* (Feb. 20, 2024).

<sup>10</sup> See Fed, *Large Commercial Banks* (Dec. 31, 2023).

<sup>11</sup> Treasury, *Joint Statement by the Department of the Treasury, Federal Reserve, and FDIC* (Mar. 12, 2023).



carefully review a proposal.<sup>12</sup> However, consumer advocates have noted those reforms are too modest if the goal is to fulfill your statutory obligations to carefully review these merger applications,<sup>13</sup> which is a concern we share.

As you work to update your bank merger review procedures, your revised process should ensure your agencies collect all relevant evidence you need to make an informed decision that is in the public's interest, including consumer complaints, compliance track records, community reinvestment exams, supervisory findings, consent orders, settlements, and community benefit agreements. We encourage you to closely consult with other regulators when appropriate. For example, your agencies should consult closely with the Consumer Financial Protection Bureau (CFPB) and other members of the Financial Stability Oversight Council (FSOC) when reviewing Capital One's proposed purchase of Discover, given the significant consumer protection and financial stability implications the merger poses. We also encourage you to give consumers, small business owners, workers, and other affected individuals a meaningful opportunity to review these proposed mergers and share their perspectives, including by convening public hearings especially with respect to large bank mergers, as you have done on occasion in the past.<sup>14</sup>

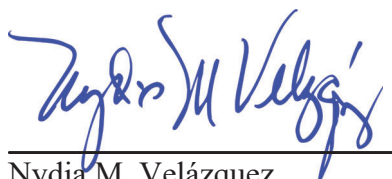
In closing, we appreciate your attention to this matter to ensure the bank merger review process is meaningful and will promote competition for the benefit of consumers, among other objectives. We respectfully ask that you provide us with a response to our concerns, along with a timeline on when your agencies will update your bank merger review procedures. We look forward to your prompt response.

Sincerely,



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Maxine Waters  
Ranking Member, Committee  
on Financial Services



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Nydia M. Velázquez  
Member of Congress



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Brad Sherman  
Member of Congress

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<sup>12</sup> OCC, [OCC Requests Comments on Proposed Rulemaking and Policy Statement on Bank Mergers](#) (Jan. 29, 2024).

<sup>13</sup> AFR, [OCC's Modest Merger Proposal Falls Far Short](#) (Jan. 31, 2024).

<sup>14</sup> See Fed, [Public Meeting Transcripts](#) (accessed on Feb. 22, 2024).



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Stephen F. Lynch  
Member of Congress



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Al Green  
Member of Congress  
Scion of the Enslaved  
Africans -  
Sacrificed to Make America  
Great



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Emanuel Cleaver, II  
Member of Congress



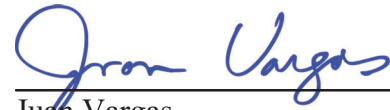
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Bill Foster  
Member of Congress



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Joyce Beatty  
Member of Congress



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Juan Vargas  
Member of Congress



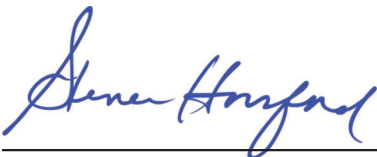
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Sean Casten  
Member of Congress



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Ayanna Pressley  
Member of Congress



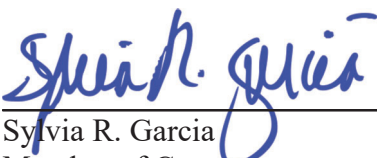
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Steven Horsford  
Member of Congress



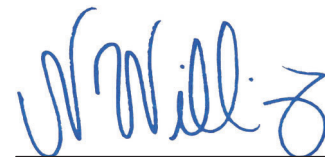
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Rashida Tlaib  
Member of Congress



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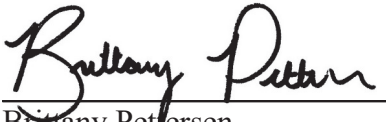
Sylvia R. Garcia  
Member of Congress



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Nikema Williams  
Member of Congress





Brittany Pettersen  
Member of Congress

Cc: The Honorable Patrick McHenry, Chairman, Committee on Financial Services

**Congress of the United States**  
Washington, DC 20510

July 10, 2024

The Honorable Jerome Powell  
Chair  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

The Honorable Michael J. Hsu  
Acting Comptroller of the Currency  
Office of the Comptroller of the Currency  
400 7th Street SW  
Washington, DC 20219

Dear Chair Powell and Acting Comptroller Hsu,

We write today in regards to the Federal Reserve and Office of Comptroller of Currency (OCC) review of Capital One's proposed acquisition of Discover Financial Services. We would like to share the positive impact that Capital One has made in the Commonwealth of Virginia over the last three and a half decades.

The growth of Capital One is a Virginia success story. Founded as a credit card company in Virginia in 1988, the bank has grown into a full-service financial institution employing more than 22,000 of our constituents. We are proud of the work these Virginians do both to offer important financial services to their neighbors and to serve the Commonwealth directly through volunteering. Already this year, Capital One employees have contributed 15,000 volunteer hours to Virginia nonprofits.

Beyond employing tens of thousands of Virginians and providing access to financial products, Capital One has made significant contributions to education and community services in Virginia. The company was a supporter of Virginia's 2009 financial literacy law, which made Virginia one of the first states in the nation to ensure that all high school students in the Commonwealth would graduate with some basic financial knowledge. Today, Virginia's graduates rank among the nation's highest in financial literacy. Capital One also works to support data science education in high schools, fund resident services at affordable housing developments, and provide support to entrepreneurs.

Capital One has grown from an upstart new entrant into a significant institution by offering competitive credit cards, and over time other banking services, to consumers in Virginia and across the country.

Proposed mergers and acquisitions between financial institutions require a thorough and fair review. As your agencies evaluate the proposal, we ask that the Federal Reserve and OCC appropriately consider the contributions that Capital One has made to Virginia.

Thank you for your attention and consideration.


Sincerely,



Mark R. Warner  
United States Senator



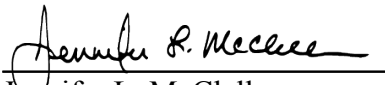
Tim Kaine  
United States Senator



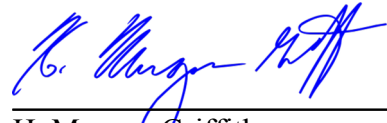
Gerald E. Connolly  
Member of Congress



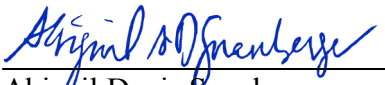
Robert J. Wittman  
Member of Congress



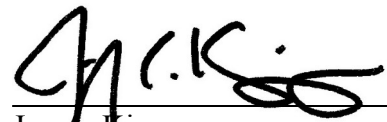
Jennifer L. McClellan  
Member of Congress




H. Morgan Griffith  
Member of Congress



Abigail Davis Spanberger  
Member of Congress



Jen A. Kiggans  
Member of Congress



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Donald S. Beyer Jr.  
Member of Congress



---

Ben Cline  
Member of Congress



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Robert C. "Bobby" Scott  
Member of Congress

SHERROD BROWN, OHIO, CHAIRMAN  
TIM SCOTT, SOUTH CAROLINA, RANKING MEMBER

JACK REED, RHODE ISLAND  
ROBERT MENENDEZ, NEW JERSEY  
JON TESTER, MONTANA  
MARK WARNER, VIRGINIA  
ELIZABETH WARREN, MASSACHUSETTS  
CHRIS VAN HOLLEN, MARYLAND  
CATHERINE CORTEZ MASTO, NEVADA  
TINA SMITH, MINNESOTA  
RAPHAEL WARNOCK, GEORGIA  
JOHN FETTERMAN, PENNSYLVANIA  
LAPHONZA R. BUTLER, CALIFORNIA

MIKE CRAPO, IDAHO  
MIKE ROUNDS, SOUTH DAKOTA  
THOM TILLIS, NORTH CAROLINA  
JOHN KENNEDY, LOUISIANA  
BILL HAGERTY, TENNESSEE  
CYNTHIA LUMMIS, WYOMING  
J.D. VANCE, OHIO  
KATIE BRITT, ALABAMA  
KEVIN CRAMER, NORTH DAKOTA  
STEVE DAINES, MONTANA

LAURA SWANSON, STAFF DIRECTOR  
LILA NIEVES-LEE, REPUBLICAN STAFF DIRECTOR

**United States Senate**  
COMMITTEE ON BANKING, HOUSING, AND  
URBAN AFFAIRS  
WASHINGTON, DC 20510-6075

July 24, 2024

The Honorable Michael S. Barr  
Vice Chair for Supervision  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue NW  
Washington, DC 20551

Mr. Michael J. Hsu  
Acting Comptroller  
Office of the Comptroller of the Currency  
400 7th Street SW  
Washington, DC 20219

Dear Vice Chair Barr and Acting Comptroller Hsu:

I write regarding the proposed merger between Capital One Financial Corporation (Capital One) and Discover Financial Services (Discover). If approved, this merger would create a bank with significant influence in the markets for credit cards, debit cards, and payments network services. I urge your agencies to review this transaction to ensure that it benefits consumers, workers, small businesses, communities, and the broader economy.

The proposed merger would create the sixth largest bank in the country, with nearly \$630 billion in assets.<sup>1</sup> Capital One would acquire Discover's payments networks, through which Discover facilitates credit and debit payments between 70 million merchants and more than 300 million cardholders.<sup>2</sup> The combined firm would become the largest credit card issuer in the U.S.<sup>3</sup> Within the subprime<sup>4</sup> credit card market specifically, where consumers face restricted choices and higher prices, the data indicate that Capital One would grow its already large market share.<sup>5</sup> Capital One argues that the newly acquired payments networks and expanded credit card market share would deliver competition against network giants Visa and Mastercard and create newfound benefits for

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<sup>1</sup> Board of Governors of the Federal Reserve System (Federal Reserve), "[Statistical Release: Large Commercial Banks](#)," as of Mar. 31, 2024.

<sup>2</sup> [Capital One Investor Presentation](#), Feb. 20, 2024.

<sup>3</sup> *Id.*

<sup>4</sup> This letter generally uses the following breakdown of credit scores: super-prime (720 or above); prime (660-719), near-prime (620-659), subprime (580-619), deep subprime (below 580). See Consumer Financial Protection Bureau (CFPB), "[Borrower Risk Profiles](#)".

<sup>5</sup> American Economic Liberties Project (AELP), "[Capital One-Discover: A Competition Policy and Regulatory Deep Dive](#)," Mar. 21, 2024, at 16. This brief refers to "subprime" as credit scores of 660 and below.

cardholders and merchants. However, Capital One must be clear with regulators and the public on how it would fulfill its promises and how widespread and meaningful these benefits would be, with specific data and details. Your agencies, in turn, must conduct the necessary due diligence to confirm these statements are accurate and ensure that Capital One intends to and is able to meet these promises.

**I. Public input is critical to understanding the proposed merger’s impact on workers, consumers, and communities.**

The Bank Merger Act (BMA) and the Bank Holding Company Act (BHCA) require the Office of the Comptroller of the Currency (OCC) and the Federal Reserve to consider how a merger will address the “convenience and needs of the communities to be served.”<sup>6</sup> Of course, in order to understand the needs of communities, banks and their regulators must listen to what those communities have to say. Last week, various community stakeholders attended a public meeting hosted by your agencies and raised various issues regarding this merger’s potential impact, including concerns about financial stability, Capital One’s potential for dominance in the non-prime credit card market, and Capital One’s debt collection practices. It is important that you take these issues seriously and assess their impact on consumers and the banking system before approving the merger. Just as you allow bankers to make their case, it is imperative that you seriously consider the issues raised at last week’s public meeting as you evaluate the potential harms and benefits posed by this new financial institution.

**II. Without proper guardrails, this merger could impact workers’ jobs, pay and benefits.**

I urge your agencies to critically assess this merger’s potential to lead to job losses and other impacts on employees, one of the most direct and harmful ways that bank mergers affect communities. In Ohio, Discover employs more than 2,000 workers, including many who operate a data center in New Albany, and Discover broke ground on a customer care center in Whitehall last year.<sup>7</sup> These Ohioans and other workers across the country—bank tellers, IT specialists, customer service representatives, and many others—keep their companies running day to day but too often get the short end of the stick in mergers like this one. After the Federal Reserve approved the creation of Truist in 2019, for example, the new bank’s workforce declined by 14 percent in less than five years.<sup>8</sup> Capital One’s application states that “workforce planning will be done to evaluate the combined organization as synergies and efficiencies are identified while retaining and investing in key destination talent.”<sup>9</sup> Your agencies must ask for explanations of statements like this one to fully understand how “workforce planning,” the identification of “synergies and efficiencies,” and other processes might affect workers in Ohio and across the country.

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<sup>6</sup> See 12 U.S.C. § 1828(c)(5)(B); 12 U.S.C. § 1842(c)(2).

<sup>7</sup> Gabe Hauari, “[Capital One is acquiring Discover: What to know about the \\$35 billion, all-stock deal](#),” *Columbus Dispatch*, Feb. 20, 2024.

<sup>8</sup> Compare [Truist Financial Corporation 2019 Form 10-K](#), at 17, with [Truist Financial Corporation 2023 Form 10-K](#), at 16, Table 3.

<sup>9</sup> [Application by Capital One Financial Corporation to Acquire Discover Financial Services](#), Mar. 20, 2024, at 19-20.

I urge you to do everything within your power to ensure that workers keep their jobs, pay, and benefits. Furthermore, when announcing the final decision—whether for or against the proposal—your agencies should publicly disclose a thorough explanation of how your agencies understand this merger’s prospective impact regarding jobs as well as all other issues, discussed below and elsewhere, that could reach consumers and communities.

### **III. The potential benefits for consumers and merchants stemming from Capital One’s proposed ownership of the Discover networks deserve careful analysis.**

In assessing Capital One’s treatment of its communities, your agencies must also examine another major aspect of this merger: Capital One’s acquisition of the Discover payments networks. Capital One CEO Richard Fairbank has called these networks the “holy grail” of this transaction.<sup>10</sup> By acquiring Discover, Capital One would not only offer retail banking products and services, such as issuing credit cards and holding deposits—it would also own a significant asset within the payments infrastructure that processes transactions when consumers swipe their credit and debit cards at businesses. The market for this business is highly concentrated, with a high barrier to entry and the vast majority of market share held by Visa and Mastercard. If approved, the proposed merger would make Capital One into one of only two bank holding companies to own a payments network.

Your agencies must demand that Capital One provide details on how it would use its new position to deliver reduced costs, greater fraud protections, and other benefits to the full range of consumers and small businesses it would serve. Capital One argues that it will be able to increase competition among payments networks, but the payments network market is highly complex, and competition may not function as it does in other markets. You must assess how likely it is that Capital One can challenge the current dominant firms and how much of the benefits will go to small businesses, such as through cost savings. Additionally, Capital One states that owning Discover’s networks will allow it to “[expand] and [make] more attractive its consumer-friendly checking and credit card portfolios.”<sup>11</sup> I urge you to seek detailed explanations that expand on statements like this one and identify specific costs to be lowered, product and service improvements that respond to consumers’ needs, and other changes. These improvements to products and services should not just come on the margins, but in meaningful adjustments where it matters most to consumers, such as interest costs and fees. Your agencies should also seek concrete commitments from Capital One to ensure representations about benefits to the public materialize and are not merely talking points.

### **IV. This merger could further concentrate the credit card market, which affects hundreds of millions of Americans.**

Under the BMA and BHCA, the OCC and the Fed must generally prohibit mergers “whose effect...may be substantially to lessen competition, or to tend to create a monopoly.”<sup>12</sup> This

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<sup>10</sup> Polo Rocha, “[Capital One’s Fairbank, eyeing ‘holy grail,’ takes a calculated risk](#),” *American Banker*, Feb. 22, 2024.

<sup>11</sup> [Public Exhibits to Application by Capital One Financial Corporation to Acquire Discover Financial Services](#), Mar. 20, 2024, Exhibit 21, at 28.

<sup>12</sup> See 12 U.S.C. § 1828(c)(5)(B); 12 U.S.C. § 1842(c)(1)(B).

guardrail is key, as competition keeps markets fair, accessible, and affordable. In the credit card market, despite there being approximately 4,000 card issuers, the top 10 hold 83 percent of outstanding loans, up from 57 percent about 30 years ago.<sup>13</sup> No issuer outside of the top 15 currently represents more than 1 percent.<sup>14</sup> This merger would make Capital One the largest credit card lender, with approximately 20 percent of outstanding loans.<sup>15</sup> Further consolidation will reduce competition in the credit card market and could leave consumers with fewer choices and higher prices.

In reviewing the competitive effects of this acquisition, your agencies must comprehensively assess the state of competition in the credit card market. Research suggests that Capital One is the largest subprime credit card lender among the largest banks and that its influence in this market segment would grow upon acquiring Discover.<sup>16</sup> Given this, I especially urge your agencies to examine whether cardholders with subprime credit scores and below would have fewer choices of affordable products after this merger, as the consequences of this transaction could have an outsized impact on these consumers. Subprime consumers already pay higher interest rates and more late fees, and receive far fewer benefits, like cash back and rewards programs.<sup>17</sup> Further, subprime cardholders cannot just jump up to better credit scores, and many of these consumers cannot simply, or quickly, open a new credit card. In 2022, for example, consumers with subprime scores or below were rejected for a general-purpose credit card 80 percent of the time.<sup>18</sup> Your agencies must study this merger's potential impact on all market segments, but in particular the risk for further credit card market concentration, to ensure that any approval is consistent with the goal of bringing affordable, accessible, and safe credit within the reach of *all* American families and households.

#### **V. This merger could continue the trend of creating financial institutions whose failure could threaten the financial system.**

The Federal Reserve and the OCC have a statutory obligation to consider a merger's impact on financial stability.<sup>19</sup> Over the last several decades, as the number of banks has decreased, the largest have ballooned into financial behemoths: fewer than one percent of banks and savings associations, including Capital One and Discover, now hold about 70 percent of total assets.<sup>20</sup> Nearly 30 banks in the U.S. have reached a size similar to Silicon Valley Bank and First

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<sup>13</sup> CFPB, "[The Consumer Credit Card Market](#)," Oct. 25, 2023, at 18; Government Accountability Office, "[U.S. Credit Card Industry: Competitive Developments Need to be Closely Monitored](#)," Apr. 1994, at 27.

<sup>14</sup> CFPB, "[The Consumer Credit Card Market](#)," at 18.

<sup>15</sup> Polo Rocha, "[Will the Capital One-Discover merger be approved? A guide to the issues](#)," *American Banker*, Apr. 2, 2024.

<sup>16</sup> AELP, "[Capital One-Discover: A Competition Policy and Regulatory Deep Dive](#)," at 16; *see also*, Americans for Financial Reform, "[The Anticompetitive Effects of the Proposed Capital One-Discover Merger](#)," Apr. 2024, at 41.

<sup>17</sup> CFPB, "[The Consumer Credit Card Market](#)," at 54, 66, and 99.

<sup>18</sup> CFPB, "[The Consumer Credit Card Market](#)," at 81; *see also*, CFPB, "[Credit score transitions during the COVID-19 pandemic](#)," Jan. 25, 2023 (showing varied mobility between credit score tiers, although improved by temporary pandemic-era support).

<sup>19</sup> *See* 12 U.S.C. § 1828(c)(5); 12 U.S.C. § 1842(c)(7).

<sup>20</sup> Federal Deposit Insurance Corporation, "[Request for Information and Comment on Rules, Regulations, Guidance, and Statements of Policy Regarding Bank Merger Transactions](#)," Mar. 2022, at 18740.



Republic Bank, whose failures sent shockwaves through the financial system.<sup>21</sup> Accordingly, the potential creation of the nation's sixth largest bank, which would carry a significant concentration in credit card lending, merits careful analysis. I urge the Federal Reserve and the OCC to carefully review the impact this transaction would have on the stability of the financial system.

## **VI. Conclusion**

The proposed merger between Capital One and Discover could create a new financial conglomerate while potentially limiting consumer choice for credit products and delivering unclear outcomes for small businesses. Regulators and the public must understand those implications before any potential approval. This transaction could have crucial consequences—not only for the firms' direct customers but also for the hundreds of millions of Americans who rely on credit and debit cards to live their daily lives. I urge the Federal Reserve and the OCC to thoroughly consider all aspects of this merger and ensure that this proposed transaction is in the best interests of the countless families, households, and businesses who deserve a fair and just financial system.

Sincerely,



Sherrod Brown  
Chairman  
Senate Committee on Banking,  
Housing, and Urban Affairs

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<sup>21</sup> Federal Reserve, "[Statistical Release: Large Commercial Banks](#)," as of Mar. 31, 2024.

Congress of the United States  
Washington, DC 20515

July 24, 2024

The Honorable Jerome Powell  
Chair  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Ave., N.W.  
Washington, D.C. 20551

Dear Chair Powell:

We write to ask that the Federal Reserve Board promptly consider and process the Capital One and Discover Financial Services merger application. This acquisition has the potential to bolster financial stability, increase competition in the credit card and payments industries, benefit American consumers, and encourage economic growth in communities across the United States.

In particular, the acquisition could lead to increased competition in banking generally, and in the credit card sector more specifically. The proposed merged entity would bring competition to new markets, such as small business products, and new payment services to those in underserved communities.

Excessive regulations in the wake of Dodd Frank have promoted a barbell banking system, with GSIBs on one end and community banks on the other. Increasing and onerous regulations drive the need for increased economies of scale to spread out the growing compliance costs. It is no surprise that banks like Capital One and Discover are increasingly being forced to consider mergers to compete with the economies of scale and national footprint achieved by the GSIBs.

We trust, in the interest of preserving agency independence, that the Federal Reserve will appropriately discount the vacuous and politicized arguments that the merger and acquisition evaluation process is a "rubber-stamp." As well, we urge you to push back on the increased politicization of federal banking regulation and merger and acquisition review policies during the Biden Administration.

The Federal Reserve can provide predictability, transparency, and efficiency in the merger review process and avoid unnecessary delays that would have a significant impact on the applicants. Such delays create operational risk, reputational risk, and increased expenses to the applicants, and have a chilling effect on banks contemplating future mergers and acquisitions.

Sincerely,



Scott Fitzgerald  
Member of Congress



Andy Barr  
Member of Congress



Rob Wittman  
Member of Congress



Ann Wagner  
Member of Congress



Dan Meuser  
Member of Congress



French Hill  
Member of Congress



Mike Carey  
Member of Congress




Blaine Luetkemeyer  
Member of Congress



Barry Loudermilk  
Member of Congress



Darin LaHood  
Member of Congress



Byron Donalds  
Member of Congress



Pete Sessions  
Member of Congress



Bill Huizenga  
Member of Congress



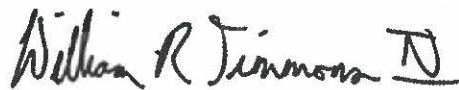
Young Kim  
Member of Congress



Mike Lawler  
Member of Congress



Nicole Malliotakis  
Member of Congress



William Timmons  
Member of Congress



Ralph Norman  
Member of Congress



Andy Ogles  
Member of Congress