

**From:** [K.G.H. NICHOLES](#)  
**To:** Jerome Powell  
**Subject:** A Credit One/Discover mega-merger would hurt out economy  
**Date:** Tuesday, February 27, 2024 12:37:38 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

Neither banking system is in danger. A merger would not have benefits for their customers. As a consumer, I have a card from each system, and like the options that gives me. They are somewhat different, and I benefit from choosing which to use for a purchase.

The Federal Reserve should stop this mega-merger immediately.

Sincerely,

K.G.H. NICHOLES  
kghn@ttc-cmc.net  
10 JAWBONE RD  
MARTINSDALE, Montana 59053

**From:** [Todd Southworth](#)  
**To:** [Jerome Powell](#)  
**Subject:** Block the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:16:18 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Todd Southworth  
[todd1117@peoplepc.com](mailto:todd1117@peoplepc.com)  
1127 Ravenwood Rd, 8  
Waterloo, Iowa 50702-5438

**From:** [Claudia Parisi](#)  
**To:** Jerome Powell  
**Subject:** Credit One/Discover mega-merger is another consumer gouging monopoly NO!  
**Date:** Tuesday, February 27, 2024 7:56:27 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Claudia Parisi  
[dparisi3537@charter.net](mailto:dparisi3537@charter.net)  
29 mine hill rd  
New Milford Town of, Connecticut 06776

**From:** [Doreen McCammon](#)  
**To:** [Jerome Powell](#)  
**Subject:** Credit One/Discover mega-merger is wrong. Stop!  
**Date:** Tuesday, February 27, 2024 10:39:31 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Doreen McCammon  
[wood@superaje.com](mailto:wood@superaje.com)  
14330 Quaker Hill Crossroad  
Nevada City, California 95959

**From:** [Lois Keel](#)  
**To:** Jerome Powell  
**Subject:** Credit One/Discover mega-merger?  
**Date:** Tuesday, February 27, 2024 10:48:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I've been with Discover since 1989. I've tried 2 other cards, still have Visa as an alternate, but prefer 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. The idea that this might help card holders is most unlikely with such concentration of power.

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,  
Lois S. Keel

Lois Keel  
[lois-sez@lois-sez.com](mailto:lois-sez@lois-sez.com)  
5640 Farley  
Clarkston, Michigan 48346

**From:** [Meagan Black](#)  
**To:** [Jerome Powell](#)  
**Subject:** Don't Allow Credit Cards to Limit Competition  
**Date:** Tuesday, February 27, 2024 12:14:27 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Meagan Black  
[MeaganBlack@cmail.carleton.ca](mailto:MeaganBlack@cmail.carleton.ca)  
3692 w 27th ave  
UBC-Point Grey, British Columbia v6s1r2

**From:** [Mary Steele](#)  
**To:** [Jerome Powell](#)  
**Subject:** Don't allow the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:30:26 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Steele  
[online-activist@alumni.stanford.edu](mailto:online-activist@alumni.stanford.edu)  
24561 La Hermosa  
Laguna Niguel, California 92677

**From:** [Melissa Rhyne](#)  
**To:** [Jerome Powell](#)  
**Subject:** Don't kill competition.  
**Date:** Tuesday, February 27, 2024 12:08:02 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melissa Rhyne  
[mjrhyne@bellsouth.net](mailto:mjrhyne@bellsouth.net)  
6809 Garden Ridge Court  
Mobile, Alabama 36695

**From:** [Penelope S](#)  
**To:** [Jerome Powell](#)  
**Subject:** I Demand the Federal Reserve Stop the Capitol One/Discover Mega-Merger.  
**Date:** Tuesday, February 27, 2024 12:57:50 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Penelope S  
[penny@cpgjobs.com](mailto:penny@cpgjobs.com)  
535 JACKSON  
Pasadena, California 91104

**From:** [Kenneth Balmes](#)  
**To:** [Jerome Powell](#)  
**Subject:** Mega-mergers  
**Date:** Tuesday, February 27, 2024 2:31:49 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kenneth Balmes  
[ksemlab@att.net](mailto:ksemlab@att.net)  
126 Southern Ter  
Island lake, Illinois 60042

**From:** [Naomi Zurcher](#)  
**To:** [Jerome Powell](#)  
**Subject:** MONOPOLIES ARE ILLEGAL. Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:42:05 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Naomi Zurcher  
[treerap@sprintmail.com](mailto:treerap@sprintmail.com)  
161 Columbia Hts  
Brooklyn, New York 11201

**From:** [Louisa Beckett](#)  
**To:** Jerome Powell  
**Subject:** No Merger for Credit One/Discover Financial Services.  
**Date:** Tuesday, February 27, 2024 12:18:23 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Louisa Beckett  
[louisa@maine.rr.com](mailto:louisa@maine.rr.com)  
7 Brenton Street  
South Portland, Maine, Maine 04106

**From:** [Nicholas Seaman](#)  
**To:** [Jerome Powell](#)  
**Subject:** No to anti competitive mergers.  
**Date:** Tuesday, February 27, 2024 5:50:31 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nicholas Seaman  
[nick.seaman@xtra.co.nz](mailto:nick.seaman@xtra.co.nz)  
16 Benfield Avenue, Mount Albert  
Mt Albert, Auckland, Auckland 1025

**From:** [Gavin Lawson](#)  
**To:** [Jerome Powell](#)  
**Subject:** No to the Credit One/Discover mega-merger!!!  
**Date:** Tuesday, February 27, 2024 12:19:12 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

A healthy economy relies on robust competition, and a successful democracy requires an economy that benefits all. This proposed merger poses a threat to both, hindering competition and economic inclusivity while concentrating wealth and power into the hand of a very few. This is NOT what America needs!!!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Gavin Lawson  
[glawson@bridgewater.edu](mailto:glawson@bridgewater.edu)  
947 Chestnut Dr.  
Harrisonburg, Virginia 22801

**From:** [Chuck Wyrostok](#)  
**To:** [Jerome Powell](#)  
**Subject:** NOT GOOD FOR CONSUMERS Stop the Credit One/Discover mega-merger  
**Date:** Tuesday, February 27, 2024 5:43:59 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Chuck Wyrostok  
[chuck@chuckwyro.com](mailto:chuck@chuckwyro.com)  
428 Iris Lane  
Cincinneti, Ohio 45255

**From:** [Karen Lee](#)  
**To:** [Jerome Powell](#)  
**Subject:** Please block the Credit One/Discover merger.  
**Date:** Tuesday, February 27, 2024 7:34:52 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Lee  
[klee@ath.forthnet.gr](mailto:klee@ath.forthnet.gr)  
425 Broadmeadows Boulevard  
Columbus, Ohio 43214-1082

**From:** [Clara Piecuch](#)  
**To:** [Jerome Powell](#)  
**Subject:** PLEASE Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:52:21 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Clara Piecuch  
cpiecuch237@msn.com  
23779 N. Cottage Rd  
Lake Zurich, Illinois 60047

**From:** [Penny Best](#)  
**To:** [Jerome Powell](#)  
**Subject:** Please Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:17:49 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am very distressed to hear about this proposed 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. Why are so many of these monopolistic mergers being considered?+

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

A healthy economy relies on robust 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 is a disaster for consumers!

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Penny Best  
[penny@pennypbest.com](mailto:penny@pennypbest.com)  
1198 Crouch Rd.  
Montvale, Virginia 24122

**From:** [Willis Gravelle](#)  
**To:** [Jerome Powell](#)  
**Subject:** Please stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:31:43 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Willis Gravelle  
[bill@gravelleweb.com](mailto:bill@gravelleweb.com)  
25490 old fredericksburg rd  
boerne, Texas 78015

**From:** [Pam Reeves](#)  
**To:** [Jerome Powell](#)  
**Subject:** Protect Consumers--Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:05:45 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

A healthy economy relies on robust 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 will this merger improve the user experience? It won't, it will lead to less service and more charges to possess a credit card.

Please act for the people--The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pam Reeves  
[pam@awarecare.com](mailto:pam@awarecare.com)  
P.O. Box 2816  
Yountville, California 94599

**From:** [Rodney Dennehy](#)  
**To:** [Jerome Powell](#)  
**Subject:** Protect the Consumer maintain the competition!  
**Date:** Tuesday, February 27, 2024 1:46:14 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Rodney Dennehy  
[rdennehypt@msn.com](mailto:rdennehypt@msn.com)  
86 W. Broad Street, Apt. 1  
East Stroudsburg, Pennsylvania 18301

**From:** [Jason Oringer](#)  
**To:** Jerome Powell  
**Subject:** Reject the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:04:01 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jason Oringer  
[jason.oringer@seiu.org](mailto:jason.oringer@seiu.org)  
246 22nd Ave  
San Francisco, California 94121

**From:** [Susan Harrie](#)  
**To:** [Jerome Powell](#)  
**Subject:** Sounds like a Big Brother deal! Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:14:13 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Harrie  
[susanharrie@gra.midco.net](mailto:susanharrie@gra.midco.net)  
1308 Chestnut St  
Grand Forks, North Dakota 58201

**From:** [James Baker](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop mega-merger.  
**Date:** Tuesday, February 27, 2024 7:16:15 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James Baker  
jab022@morningside.edu  
13721 Butcher RD  
Westfield, Iowa 51062

**From:** [Jill Nicholas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the consolidation of influence in the lending market  
**Date:** Tuesday, February 27, 2024 1:00:19 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jill Nicholas  
[jlnicholas@rochester.rr.com](mailto:jlnicholas@rochester.rr.com)  
45 Oak Hill Terrace  
Penfield, New York 14526

**From:** [Patrick Callanan](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger!  
**Date:** Tuesday, February 27, 2024 8:00:02 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrick Callanan  
[pcallanan@patrickcallanan.com](mailto:pcallanan@patrickcallanan.com)  
421 N Kimble Dr  
Bloomington, Indiana 47404

**From:** [Alexandra Crisafulli](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger. Give consumers a chance !  
**Date:** Tuesday, February 27, 2024 2:11:03 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Alexandra Crisafulli  
[alexandra@alexandracrisafulli.com](mailto:alexandra@alexandracrisafulli.com)  
1711 Parker Street  
Berkeley, California 94703-1917

**From:** [Judy Ann Alberti](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:54:28 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Judy Ann Alberti  
[judyann2007@earthlink.net](mailto:judyann2007@earthlink.net)  
2232 Derby Street  
Berkeley, California 94705-1018

**From:** [Robert Ritchey](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:23:24 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robert Ritchey  
rwr8@mail.com  
3338 Redondo Beach Blvd Apt. 121  
Torrance, California 90504-1430

**From:** [Greg Espe](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:53:39 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Greg Espe  
[gregespe@msn.com](mailto:gregespe@msn.com)  
6278 20th Ave NE  
Seattle , Washington 98115

**From:** [Diana Blanks](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:26:23 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Diana Blanks  
[lopezblanks@cox.net](mailto:lopezblanks@cox.net)  
4867 W Mountain View Dr  
San Diego CA, California 92116

**From:** [Senseney Marshall](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:18:25 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Senseney Marshall  
[senseneym@hers.com](mailto:senseneym@hers.com)  
6436 Quincy Place  
Falls Church, Virginia 22042

**From:** [B. A. McClintock](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:34:20 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

B. A. McClintock  
[redahi@hawaii.rr.com](mailto:redahi@hawaii.rr.com)  
88 Piikoi St  
Honolulu, Hawaii 96814

**From:** [Monica Haddad](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:24:20 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Monica Haddad  
[monica99@live.com.au](mailto:monica99@live.com.au)  
1/202 Cornelia Road Toongabbie  
Toongabbie East, New South Wales 2146

**From:** [Harlan Reed](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:08:53 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Harlan Reed  
[hjreed@cox.net](mailto:hjreed@cox.net)  
4830, E Fort Lowell Road  
Tucson, Arizona 85712

**From:** [Alan Berg](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:44:13 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Alan Berg  
[bergmanor@comcast.net](mailto:bergmanor@comcast.net)  
26 Anne Way  
Brewster, Massachusetts 02631-1756

**From:** [Virginia Hadley](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:32:08 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, announced a 35.3 billion dollar deal to acquire Discover Financial Services. This merger would add Discover's 305 million cardholder network 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 a Discover card, and I do not want Capitol One in my wallet. I have strived to support smaller businesses that keep a competitive market. This merger will silence the smaller business efforts.

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Virginia Hadley  
[virginia@hadleyhealth.com](mailto:virginia@hadleyhealth.com)  
1778 N RIVER RD  
COSMOPOLIS, Washington 98537

**From:** [Asano Fertig](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:26:32 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Asano Fertig  
[asanof@comcast.net](mailto:asanof@comcast.net)  
11 Virginia Gardens  
Berkeley, California 94702

**From:** [Stanley Morytko](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:13:00 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Stanley Morytko  
[polisheagle@charter.net](mailto:polisheagle@charter.net)  
315 BRICK TOP RD,  
Windham, Connecticut 06280

**From:** [Ron Shaw](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:11:18 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Ron Shaw  
[miss oakley3@fastmail.com](mailto:miss oakley3@fastmail.com)  
118 Belcher Rd  
Madisonville, Tennessee 37354

**From:** [Joseph Hayes](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:49:12 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Joseph Hayes  
jth815@earthlink.net  
185 Rainbow Dr  
Grand Junction, Colorado 81503

**From:** [Laura Asher](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:39:29 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Laura Asher  
[llasher@zoomtown.com](mailto:llasher@zoomtown.com)  
6932 Murray Ave.  
Cincinnati, Ohio 45227

**From:** [Lois Klepin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:35:03 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Lois Klepin  
[denklep@cox.net](mailto:denklep@cox.net)  
147 East Palomar Street, Chula Vista, CA 91911  
Chula Vista, California 91911

**From:** [Joanne McMillan](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:33:04 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joanne McMillan  
[scott.jo@att.net](mailto:scott.jo@att.net)  
5016 SW 104th Loop  
Ocala , Florida 34476

**From:** [James Phelps](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:31:28 PM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

James Phelps  
[chezphelps@juno.com](mailto:chezphelps@juno.com)  
7511 Teasdale Ave.  
St. Louis, Missouri 63130

**From:** [Jeffrey Hemenez](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:28:07 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeffrey Hemenez  
jh2897@att.com  
2600 Camino Ramon  
San Ramon, California 94583

**From:** [Cathy Bailey-Wilkins](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:04:29 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Cathy Bailey-Wilkins  
[bailey.crowe@frontier.com](mailto:bailey.crowe@frontier.com)  
5383 Glenwood Ln  
Lakeside, Arizona 85929-5134

**From:** [Susan Balaban](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:03:09 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Susan Balaban  
[snabalab@sbcglobal.net](mailto:snabalab@sbcglobal.net)  
204 Lockerbie Lane  
Wilmette, Illinois 60091

**From:** [Melanie Hauf](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:48:02 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Melanie Hauf  
[mshauf@earthlink.net](mailto:mshauf@earthlink.net)  
1835 Chestnut Hill Drive  
Fort Mill, South Carolina 29708

**From:** [Terence Travis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:37:30 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Terence Travis  
ttravis@hawaiiantel.net  
91-999 Laaulu St  
Ewa Beach, Hawaii 96706

**From:** [Harvey Hobson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:25:45 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Harvey Hobson  
[hjhobson@live.com](mailto:hjhobson@live.com)  
812 Crossridge Ln  
Kernersville, North Carolina 27284

**From:** [John Escobales](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:14:27 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,  
John Escobales

John Escobales  
roninmas@comcast.net  
161 Glenwood Road  
Clinton , Connecticut 06413

**From:** [Dennis Krueger](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:10:36 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Dennis Krueger  
[erbie@ntd.net](mailto:erbie@ntd.net)  
426 West Winnebago Street  
Appleton, Wisconsin 54911-4552

**From:** [craig mckerley](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:04:28 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

craig mckerley  
[craig.mckerley@okstate.edu](mailto:craig.mckerley@okstate.edu)  
7230 east 130th st s  
bixby, Oklahoma 74008

**From:** [Jennifer Lanzer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:00:15 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Jennifer Lanzer  
[marsvenusneptunejupiter@msn.com](mailto:marsvenusneptunejupiter@msn.com)  
357 Thornbush Parkway  
Davenport, Florida 33837

**From:** [Victor Castellanos](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:57:38 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Victor Castellanos  
[scastellanos@charter.net](mailto:scastellanos@charter.net)  
2414 whitlock rd  
Madison, Wisconsin 53719

**From:** [Garrett Butler](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:56:02 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Garrett Butler  
[garrettisgod@msn.com](mailto:garrettisgod@msn.com)  
Garrett Butler  
Medford, Minnesota 55049-0064

**From:** [Alyce Fritch](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:36:08 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Alyce Fritch  
[alycej@uw.edu](mailto:alycej@uw.edu)  
2160 N.E. 100th Street  
SEATTLE, Washington 98125

**From:** [Editeur Editeur](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:25:34 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Editeur Editeur  
[Editeur@poesies.net](mailto:Editeur@poesies.net)  
1000 torrey pines dr  
La Jolla, California 92037

**From:** [Paul Williams](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:23:50 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Paul Williams  
[oldtimeradio@riseup.net](mailto:oldtimeradio@riseup.net)  
100 Canterbury Ln,  
Toms River, New Jersey 08757

**From:** [Rev Edward Loggins III](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:22:43 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Rev Edward Loggins III  
[eloggins3@mchsi.com](mailto:eloggins3@mchsi.com)  
233 Oliver St., POB 2112  
Waterloo, Iowa 50704

**From:** [Molly McGee Randisi](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:21:30 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Molly McGee Randisi  
[crandisi@rochester.rr.com](mailto:crandisi@rochester.rr.com)  
153 Fairhaven Rd  
Rochester, New York 14610

**From:** [Ieland bellot](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:19:12 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ieland bellot  
lbellot@fullerton.edu  
526 Somerset Dr  
Placentia, California 92870

**From:** [Valerie Leonard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:18:28 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Valerie Leonard  
[valerieleonard@comcast.net](mailto:valerieleonard@comcast.net)  
5479 Hound Hill Ct  
Columbia, Maryland 21045-2238

**From:** [Vic Mandarich](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:11:08 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Vic Mandarich  
[vmandarich@wi.rr.com](mailto:vmandarich@wi.rr.com)  
W1099 Spleas Skoney Rd  
East Troy, Wisconsin 53120

**From:** [Marcia Lewis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:10:12 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Marcia Lewis  
[marcia.lewis@valpo.edu](mailto:marcia.lewis@valpo.edu)  
1300 Winding Ridge Lane  
Valparaiso , Indiana 46383

**From:** [Melissa Seitsworth](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:04:10 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Melissa Seitsworth  
[mzz\\_e@msn.com](mailto:mzz_e@msn.com)  
35577 SE Surface Rd  
Estacada, Oregon 97023-8425

**From:** [Michele Hondo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:03:30 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Michele Hondo  
[michele@danismaui.com](mailto:michele@danismaui.com)  
230 S Alu Rd Apt 96793  
Wailuku, Hawaii 96793

**From:** [Ronald Marks](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:58:12 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Ronald Marks  
[ronmarks@sbcglobal.net](mailto:ronmarks@sbcglobal.net)  
16237 west hammond st  
Goodyear, AZ 85338, USA, Arizona 85338

**From:** [Carolyn Porter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:57:40 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carolyn Porter  
cmp.atl@att.net  
511 Susan Creek Drive  
Stone Mountain, Georgia 30083

**From:** [Larry Hunter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:53:04 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Larry Hunter  
[lhunter@charter.net](mailto:lhunter@charter.net)  
8 Vicksburg Station  
St. Charles, Missouri 63303

**From:** [John Urbonas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:52:05 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Urbonas  
[j.urbonas@comcast.net](mailto:j.urbonas@comcast.net)  
6612 Leupold Ln, Mill Hall, PA, USA  
Plainfield, IL, Illinois 60586-6965

**From:** [Kay Farrell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:48:52 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kay Farrell  
[dogadoption@comcast.net](mailto:dogadoption@comcast.net)  
112 Andover Park E #413  
Tukwila , Washington 98188

**From:** [Sarah Agate](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:48:49 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sarah Agate  
[sjagate@ucsc.edu](mailto:sjagate@ucsc.edu)

**From:** [Donald W](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:47:25 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Donald W  
dw333@reninet.com  
101  
Eureka, California 95503

**From:** [Anna Sydnor](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:38:48 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Anna Sydnor  
[alsydnor@bellsouth.net](mailto:alsydnor@bellsouth.net)  
1690 Butler Bridge Road  
Covington, Georgia 30016

**From:** [John Taylor](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:33:12 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

John Taylor  
[jthiker@msn.com](mailto:jthiker@msn.com)  
4305 S. 7th W.  
Missoula, Montana 59804

**From:** [David Childs](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:17:27 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

David Childs  
[davidwc50@cox.net](mailto:davidwc50@cox.net)  
4326 35th Street  
San Diego, California 92104

**From:** [Sue Bannister](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:14:38 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sue Bannister  
[suebirch@earthlink.net](mailto:suebirch@earthlink.net)  
5418 High Tor Hill  
Columbia, Maryland 21045

**From:** [Richard Molnar](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:08:07 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Molnar  
[rrmolnar@live.ca](mailto:rrmolnar@live.ca)  
4-1580 Springhill Drive  
Kamloops, British Columbia V2E 2H1

**From:** [Vic Bostock](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:01:27 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Vic Bostock  
[care4animals@hotmail.co.uk](mailto:care4animals@hotmail.co.uk)  
1612 Woodglen Ln  
Altadena, California 91001

**From:** [Landra White](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:55:26 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Landra White  
[landra@thuntek.net](mailto:landra@thuntek.net)  
325 Shannon PI NW  
Albuquerque, New Mexico 87107

**From:** [Sheila Meyers](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:52:31 PM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sheila Meyers  
[smackth1s@comcast.net](mailto:smackth1s@comcast.net)  
408 Stracks Dam Road  
Myerstown, Pennsylvania 17067

**From:** [Karen Bravo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:44:47 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karen Bravo  
[ironmatron@comcast.net](mailto:ironmatron@comcast.net)  
108 Belle Plaine Ave.  
Park Ridge, Illinois 60068

**From:** [Linda Carr](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:43:06 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Linda Carr  
clcarr34@sw.rr.com  
83 Edgewater Drive, Lakeside City, TX 76308  
Wichita Falls, TX 76308

**From:** [Marjorie Cogan](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:37:07 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marjorie Cogan  
[marjiecogan@bethshalomseattle.org](mailto:marjiecogan@bethshalomseattle.org)  
6800 35th Ave NE  
Seattle, Washington 98115

**From:** [Bernhard Krevet](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:36:07 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Bernhard Krevet  
[bekaurs@mynixplay.com](mailto:bekaurs@mynixplay.com)  
74 S Newport Dr  
Napa, California 94559

**From:** [Daniel Gormley](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:20:32 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Daniel Gormley  
[daniel@ggcci.com](mailto:daniel@ggcci.com)  
8209 46th Court E  
Sarasota, Florida 34243

**From:** [MAUREEN Verwiel](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:19:40 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

MAUREEN Verwiel  
[moemck@juno.com](mailto:moemck@juno.com)  
1430 W Altgeld  
Chicago, Illinois 60614

**From:** [Sonia Baker](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:12:02 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sonia Baker  
[sonia0427@msn.com](mailto:sonia0427@msn.com)  
3800 Pana Vista Dr  
Bellingham, Washington 98226

**From:** [Judith Montross](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:09:18 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Montross  
[mrspopup@cfl.rr.com](mailto:mrspopup@cfl.rr.com)  
706 Thistle Place  
Winter Springs, Florida 32708-2126

**From:** [Ann Kelly](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:09:08 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ann Kelly  
[texorcal@msn.com](mailto:texorcal@msn.com)  
7080 SW Lola Ln  
Tigard, Oregon 97223

**From:** [Shirley Black](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:00:03 PM

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NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

This merger is clearly bad for competition and is clearly bad for consumers! It must not be allowed to happen. The people need more freedom of choice, not less. This greed for power and control must be stopped. Less competition has never been good for the majority of people, only for the power hungry at the top of the heap who simply do not care at all for doing what is good for everyone else.

Sincerely,  
Shirley Black  
Santa Rosa, CA

Shirley Black  
[sblack0616@comcast.net](mailto:sblack0616@comcast.net)  
1101, Prospect Avenue, Apt. 30  
Santa Rosa, California 95409

**From:** [Robert Fischer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:52:44 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Fischer  
kfischer@bsu.edu  
5845 Stone Pine Trail  
Carmel, Indiana 46033

**From:** [Paula Fischer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:45:04 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paula Fischer  
[pfischer@comcast.net](mailto:pfischer@comcast.net)  
3406 40th St E  
Minneapolis , Minnesota MN

**From:** [Matthew Eager](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:37:48 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Matthew Eager  
[matt@aps.org](mailto:matt@aps.org)  
133 Merritts Pond Rd  
Riverhead, New York 11901

**From:** [laurie mackenzie](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:37:24 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

laurie mackenzie  
lgmack@mts.net  
419 morley ave  
winnipeg, Manitoba R3L0Y7

**From:** [David Hoffmann](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:34:43 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

David Hoffmann  
[daveho@charter.net](mailto:daveho@charter.net)  
w10857 oak st  
New London, Wisconsin 54961

**From:** [Nicolas Humphrey, PhD](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:25:28 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Nicolas Humphrey, PhD  
[nick.humphrey@snc.edu](mailto:nick.humphrey@snc.edu)  
2685 Ravine Way, Green Bay WI 54301  
Green Bay, Wisconsin 54301

**From:** [Amrita Burdick](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:22:01 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Amrita Burdick  
[burdickaj@earthlink.net](mailto:burdickaj@earthlink.net)  
4528 Wyoming St.  
Kansas City, Missouri 64111

**From:** [Sheila Guy](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:20:04 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Sheila Guy  
[slg@socal.rr.com](mailto:slg@socal.rr.com)  
20936 Gresham Street, Apt. 2  
CANOGA PARK, California 91304

**From:** [Heather Roberts](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:17:51 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Heather Roberts  
[hroberts63@juno.com](mailto:hroberts63@juno.com)  
5717 Radford Loop  
Fairburn, Georgia 30213

**From:** [Gail Atkins](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:16:12 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gail Atkins  
[gailatkins@comcast.net](mailto:gailatkins@comcast.net)  
6299 Wilson Creek Rd  
Raymond, Washington 98577

**From:** [Eliot Moss](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:10:27 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eliot Moss  
[moss@cs.umass.edu](mailto:moss@cs.umass.edu)  
7 Kestrel Lane  
Amherst, Massachusetts 01002

**From:** [Margo Vanderhill](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:05:15 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Margo Vanderhill  
[margo@midlands.net](mailto:margo@midlands.net)  
504 Garfield St  
Alton, Iowa 51003

**From:** [William Nusbaum](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:03:17 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Nusbaum  
[wfnusbaum@comcast.net](mailto:wfnusbaum@comcast.net)  
2916 Gettysburg Avenue South  
St. Louis Park, Minnesota 55426

**From:** [Richard Nadler](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:00:47 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Richard Nadler  
[nrich46@msn.com](mailto:nrich46@msn.com)  
6036 Sunberry Circle  
Boynton Beach , Florida 33437

**From:** [Richard Peterson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:55:16 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Peterson  
[cornytunes@att.net](mailto:cornytunes@att.net)  
735 York Ct  
Northbrook, Illinois 60062

**From:** [Janie Lucas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:52:17 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janie Lucas  
[janielucas@att.net](mailto:janielucas@att.net)  
827 Capp St  
San Francisco, California 94110

**From:** [Christine Almeida](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:48:46 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Christine Almeida  
[chrisrob1@optonline.net](mailto:chrisrob1@optonline.net)  
377 Richard Court  
Pomona, New York 10970

**From:** [Ortencia..Maria FIGUEROA](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:48:31 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ortencia..Maria FIGUEROA  
4/12/20@mail.comcom  
Río.Hato.calle.cuarta.casa.#.19.0  
Panama, 507...68692506

**From:** [B J peck](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:47:37 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,  
B J Peck

B J peck  
[bjpeck@hummingbirdcommunity.org](mailto:bjpeck@hummingbirdcommunity.org)  
PO Box 105 # 132  
Cleveland, New Mexico 87715

**From:** [William Murtha](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:47:18 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

William Murtha  
wmurtha2@nycap.rr.com  
10 Delta Way  
Halfmoon, New York 12065

**From:** [Heather Kreeck](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:46:46 PM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Heather Kreeck  
[2shopkreeck@frontier.com](mailto:2shopkreeck@frontier.com)  
16810 Connelly Rd  
Snohomish, Washington 98296

**From:** [rj](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:45:17 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

rj  
jrnatzke@wctc.net  
1921 Cook Avenue  
Shawano, Wisconsin 54166

**From:** [Bob Clark](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:45:03 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bob Clark  
[bclark@iserv.net](mailto:bclark@iserv.net)  
2825 SW Elmer Nelson Ln  
Grants Pass, Oregon 97527

**From:** [Nick Molinary](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:42:59 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nick Molinary  
[nickmolinary@email.arizona.edu](mailto:nickmolinary@email.arizona.edu)  
3603 E Lee St  
Tucson, Arizona 85716

**From:** [Lorraine Boes](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:41:43 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Lorraine Boes  
[lboes@charter.net](mailto:lboes@charter.net)  
2016 Canal Drive  
Redding, California 96001

**From:** [Tony DeFilips](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:35:36 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Tony DeFilips  
[tonydefilips@pipeline.com](mailto:tonydefilips@pipeline.com)  
10411 SW 108 Ave.  
Miami, Florida 33176

**From:** [Joyce Alonso](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:35:14 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Joyce Alonso  
[jbalonso3@msn.com](mailto:jbalonso3@msn.com)  
2303 E 60th  
Spokane , Washington 99223

**From:** [Lawrence Crowley](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:35:02 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Lawrence Crowley  
[magic@ecentral.com](mailto:magic@ecentral.com)  
441 Pheasant Run  
Louisville, Colorado 80027

**From:** [Will Boemer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:34:53 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Will Boemer  
[willabo@pacbell.net](mailto:willabo@pacbell.net)  
35 Fairfax #29  
San Rafael CA, California 94901

**From:** [Wendy Lohman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:31:54 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Wendy Lohman  
[wlohman@support.ucla.edu](mailto:wlohman@support.ucla.edu)  
1260 Veteran Ave. #324  
Los Angeles, California 90024

**From:** [Ms Zentura](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:24:05 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ms Zentura  
[zeegal2012@charter.net](mailto:zeegal2012@charter.net)  
1034 S. Nebraska AV  
Casper, Wyoming 82609

**From:** [Amy Douglass](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:22:06 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Amy Douglass  
[blichten@cox.net](mailto:blichten@cox.net)  
645 West Goldfinch Way  
Chandler , Arizona 85286

**From:** [Ruth King](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:20:35 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ruth King  
[ruthnk@comcast.net](mailto:ruthnk@comcast.net)  
6945 Mill Ct SE, Olympia, WA, USA  
Lacey, Washington 98503

**From:** [Sabine Lang](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:20:01 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sabine Lang  
[sabine.lang@yale.edu](mailto:sabine.lang@yale.edu)  
445 Sperry Rd  
Bethany, Connecticut 06524

**From:** [Pam Doran](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:18:26 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Pam Doran  
[pamshores@msn.com](mailto:pamshores@msn.com)  
2516 SE Gosling Lane  
Waldport, Oregon 97394

**From:** [Marcia Flannery](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:13:30 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marcia Flannery  
[marciaflannery@stanfordalumni.org](mailto:marciaflannery@stanfordalumni.org)  
363 40th st.  
oakland, California 94609

**From:** [Dana Sanchez](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:07:06 PM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dana Sanchez  
[dana.sanchez@phpmcs.com](mailto:dana.sanchez@phpmcs.com)  
34610 Jensen Rd  
Pine Grove, Colorado 80470

**From:** [Dan Paiano](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:58:42 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dan Paiano  
[dan@netfive.net](mailto:dan@netfive.net)  
39 Longwood Drive  
Sicklerville, New Jersey 08081

**From:** [Brie Gyncild](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:57:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Brie Gyncild  
[brie@wordyfolks.com](mailto:brie@wordyfolks.com)  
1407 15th Ave  
Seattle, Washington 98122-4117

**From:** [Tim McCague](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:56:05 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tim McCague  
[abbylmcc@mchsi.com](mailto:abbylmcc@mchsi.com)  
403 State Street  
Ottawa, Illinois 61350

**From:** [Ed Heys](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:55:15 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Ed Heys  
[edwinheys@wi.rr.com](mailto:edwinheys@wi.rr.com)  
3535 Newman Rd.  
Racine, Wisconsin 53406

**From:** [Joseph Melvin](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:53:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joseph Melvin  
kb6wij@arrl.net  
251 Hilltop Dr Apt 57  
Redding, California 96003

**From:** [Annette Elder](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:53:10 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Annette Elder  
[alelder@cox.net](mailto:alelder@cox.net)  
2113 Fountain View Dr  
Las Vegas, Nevada 89134

**From:** [David Burtis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:51:33 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

David Burtis  
[dbsorbit@earthlink.net](mailto:dbsorbit@earthlink.net)  
103 Jasmine Ln  
Calistoga, California 94515

**From:** [Mrs. Susan & Mr. Peter Risser](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:51:16 AM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mrs. Susan & Mr. Peter Risser  
[srisser@rockisland.com](mailto:srisser@rockisland.com)  
1822 WOLD RD  
FRIDAY HARBOR, Washington 98250

**From:** [Emilio Verdugo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:48:04 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Emilio Verdugo  
[emilio@emilio-verdugo-architect.com](mailto:emilio@emilio-verdugo-architect.com)  
4324 Grand View Blvd.  
Los Angeles, California 90066

**From:** [Julee Richards](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:46:09 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Hello, my name is Julee Richards. I live in Eatonville WA. Even though my husband and I have great credit, the offers that have been pouring into our mailbox recently have a laughable interest rate between 22% to 33%. How many Americans are falling for these offers and getting over their heads in debt? We know that mega-mergers and monopolies are horrible for consumers. This merger would only make the above scenario worse!

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

Sincerely,

Julee Richards  
[jrichards@ufcw367.org](mailto:jrichards@ufcw367.org)  
P.O. Box 1365,  
Eatonville, Washington 98328

**From:** [Karl D.](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:45:09 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Karl D.  
[karl@designdrumm.com](mailto:karl@designdrumm.com)  
4815 Westgrove Dr.  
Addison, Texas 75001

**From:** [Sharon Burdo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:41:54 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sharon Burdo  
[wuffinit@charter.net](mailto:wuffinit@charter.net)  
993 State Route 3  
Plattsburgh , New York 12901

**From:** [Desiree Nagyfy](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:39:56 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Desiree Nagyfy  
[dnagyfy@msn.com](mailto:dnagyfy@msn.com)  
1120 E Westmoreland Rd  
Deer Park, Washington 99006

**From:** [Christina Fredrickson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:39:15 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christina Fredrickson  
[christina@firstalt.coop](mailto:christina@firstalt.coop)  
1541 NW Highland Dr  
Corvallis, Oregon 97330

**From:** [Michael Smith](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:38:56 AM

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NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Michael Smith  
[m.smith77@charter.net](mailto:m.smith77@charter.net)  
1430 Blanton Road  
Adamsville, Tennessee 38310

**From:** [Gail Crady](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:38:51 AM

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NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely, Mr. Gail Crady

Gail Crady  
gcrady@live.com  
5194 47th AVE No  
Saint Petersburg, Florida 33709

**From:** [Peter Gallo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:38:13 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Peter Gallo  
[gallo55@comcast.net](mailto:gallo55@comcast.net)  
107 Suffield Street  
Agawam Town, Massachusetts 01001

**From:** [Kenneth Johns](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:37:15 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kenneth Johns  
[kajohns55@earthlink.net](mailto:kajohns55@earthlink.net)  
122 Club House Drive  
New London, North Carolina 28127-9164

**From:** [Norma Drapac](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:34:58 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Norma Drapac  
[napac@usa.com](mailto:napac@usa.com)  
4822 Cherry St  
Griffith, Indiana 46319

**From:** [JOHN CERVANTES](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:20:32 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

JOHN CERVANTES  
city10s@pacbell.net  
532-28th Avenue  
San Francisco, California 94121

**From:** [Marjorie Woodruff](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:17:10 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Marjorie Woodruff  
[majawo@earthlink.net](mailto:majawo@earthlink.net)  
1237 N Maplewood Ave  
Chicago, Illinois 60622

**From:** [Elizabeth Mansfield](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:16:13 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Elizabeth Mansfield  
[emmansfield@comcast.net](mailto:emmansfield@comcast.net)  
5 Turkey Hill Rd.  
Newburyport, Massachusetts 01950

**From:** [Vickie Rozell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:13:46 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Vickie Rozell  
[vickie.rozell@alumni.stanford.edu](mailto:vickie.rozell@alumni.stanford.edu)  
720 Ivy Dr  
Menlo Park, California 94025

**From:** [Rebecca Procter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:13:35 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Rebecca Procter  
[rprocter@msn.com](mailto:rprocter@msn.com)  
21 Aster Way  
Santa Fe , New Mexico 87508

**From:** [Gary Alexander](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:13:15 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gary Alexander  
[gary.alexander52@comcast.net](mailto:gary.alexander52@comcast.net)  
5 Deer Run  
Randolph , Vermont 05060

**From:** [Bushra Qureshi](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:12:34 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Bushra Qureshi  
[qureshib@videotron.ca](mailto:qureshib@videotron.ca)  
4850 Cote St.Luc Road, #18  
Montreal, Quebec H3W 2H2

**From:** [Phil Shephard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:11:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Phil Shephard  
[philshephard@live.com](mailto:philshephard@live.com)  
625 Three Creeks Dr  
Bertram, Texas 78605

**From:** [Diana Killorin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:02:17 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Diana Killorin  
[dkillorin@earthlink.net](mailto:dkillorin@earthlink.net)  
134 San Marco  
Tybee Island, Georgia 31328

**From:** [Robert Wesley](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:00:22 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Robert Wesley  
[frw2@cornell.edu](mailto:frw2@cornell.edu)  
212 Hill Road Ithaca NY  
Ithaca, New York 14850

**From:** [Nancy Clark](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:57:26 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Nancy Clark  
[na\\_clark@comcast.net](mailto:na_clark@comcast.net)  
1176 McKinley Ave  
Loveland, Colorado 80537

**From:** [Pam VanCura](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:56:34 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Pam VanCura  
[vancura1781@comcast.net](mailto:vancura1781@comcast.net)  
1781 Southmoor Drive  
Salt Lake City , Utah 84117

**From:** [Pamela Wood](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:54:39 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Pamela Wood  
[horsmom@lumos.net](mailto:horsmom@lumos.net)  
1514 Simmons Gap Road  
Dyke, Virginia 22935

**From:** [Thomas Smith](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:54:05 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Thomas Smith  
[tom@bajabb.com](mailto:tom@bajabb.com)  
1162 E Stable Way  
Washington, Utah 84780

**From:** [Barbara Scott](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:53:57 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Scott  
[bscott@breezelne.net](mailto:bscott@breezelne.net)  
606 Homestead Place  
Warren, Pennsylvania 16365

**From:** [Sherrill Gary](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:53:37 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sherrill Gary  
[sgary@att.net](mailto:sgary@att.net)  
449 Oak Avenue  
Pinehurst, Georgia 31070

**From:** [geri uren](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:52:58 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

geri uren  
geri55@charter.net  
305 oriole lane  
cambridge, Wisconsin 53523

**From:** [Ferrel Christensen](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:51:28 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Ferrel Christensen  
[fchriste@ualberta.ca](mailto:fchriste@ualberta.ca)  
1165 whitlock ave  
salt lake city, Alberta 84106

**From:** [James Rice](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:48:12 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

James Rice  
[cleotisleeroy1@mail.com](mailto:cleotisleeroy1@mail.com)  
1807 Kansas Street  
Baytown, Texas 77520

**From:** [Gerry Hoots Hoots](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:44:44 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Gerry Hoots Hoots  
[ghoots@triad.rr.com](mailto:ghoots@triad.rr.com)  
null  
WINSTON SALEM, North Carolina 27104

**From:** [Scott Lundgren](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:42:55 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Scott Lundgren  
[ScottLundgren7075@comcast.net](mailto:ScottLundgren7075@comcast.net)  
711 W. Diversey Pkwy.  
Chicago, Illinois 60614

**From:** [Carey Durgin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:40:33 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Carey Durgin  
[careydurgin@wwdb.org](mailto:careydurgin@wwdb.org)  
8116 14th Ave. SW  
Seattle, Washington 98106

**From:** [Virginia Shockey](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:40:01 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Virginia Shockey  
[v\\_shockey@msn.com](mailto:v_shockey@msn.com)  
1536 Silver Street  
Bronx, New York 10461

**From:** [Lawrence Stoler](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:36:40 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lawrence Stoler  
[lstoler99@optonline.net](mailto:lstoler99@optonline.net)  
140 Grove Street  
Stamford, Connecticut 06901

**From:** [Marie Malone](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:35:12 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Marie Malone  
[bmalone2@charter.net](mailto:bmalone2@charter.net)  
PO Box 493, 110 W Divina Dr  
Grant, Michigan 49327

**From:** [Ronile Valenza](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:34:43 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ronile Valenza  
[ronilenhank@comcast.net](mailto:ronilenhank@comcast.net)  
633 Woodbine Dr  
San Rafael, California 94903

**From:** [Christy Eugenis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:33:29 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Christy Eugenis  
[christy@newvillages.com](mailto:christy@newvillages.com)  
2314 Northwest Savier Street  
Portland, Oregon 97210

**From:** [Lynn Brenner](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:30:24 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynn Brenner  
[lynn@labrenner.com](mailto:lynn@labrenner.com)  
11442 Abner Ave  
Fairfax, Virginia 22030

**From:** [JULIA YOUNG](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:28:44 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

JULIA YOUNG  
[mandjyoung@mindspring.com](mailto:mandjyoung@mindspring.com)  
457 Meadowbranch Rd.  
Pittsboro, North Carolina 27312

**From:** [Gianluca Razzauti](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:28:24 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gianluca Razzauti  
[gianluca.razzauti@grproductions.com](mailto:gianluca.razzauti@grproductions.com)  
Via delle Sorgenti, n. 373  
LIVORNO, Toscana 57121

**From:** [Mary Sherman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:26:47 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Mary Sherman  
[jmsherman@bex.net](mailto:jmsherman@bex.net)  
336 E. 7th St  
Perrysburg, Ohio 43551-2348

**From:** [Randy Graves](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:26:08 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

They're too f\*\*king big already! Need to be broken up.

Sincerely,

Randy and Elaine Graves  
Arena WI 53503-9203

Randy Graves  
egraves@charter.net  
7152 county rd h  
Arena, Wisconsin 53503-9203

**From:** [Mark J Fields](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:24:46 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mark J Fields  
[mjgf2@bellsouth.net](mailto:mjgf2@bellsouth.net)  
5700 Old Ocean Blvd. T  
Ocean Ridge , Florida 33435

**From:** [Theresa Yandell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:24:33 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Theresa Yandell  
[terry.yandell@gte.net](mailto:terry.yandell@gte.net)  
3737 Mariana Way  
Santa Barbara , California 93105

**From:** [kimberly pettit](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:19:07 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

kimberly pettit  
[info@dreamkeeperinn.com](mailto:info@dreamkeeperinn.com)  
191 s 200 E  
Moab, Utah 84532

**From:** [Paul Kohn](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:12:02 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Paul Kohn  
[pkohn@yorku.ca](mailto:pkohn@yorku.ca)  
87-1331 Major Mackenzie Dr. W.  
Vaughan, Ontario, L6aA 4W4

**From:** [Sandra Joos](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:10:51 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sandra Joos  
[joosgalefamily@comcast.net](mailto:joosgalefamily@comcast.net)  
4259 SW Patrick Pl  
Portland, Oregon 97239-7202

**From:** [Madeline Crane](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:09:44 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Madeline Crane  
[mcrane@uwalumni.com](mailto:mcrane@uwalumni.com)  
5827 N 39th St.  
Milwaukee, Wisconsin 53209

**From:** [DEBBIE MILLS](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 10:04:34 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

DEBBIE MILLS  
[debbieam@charter.net](mailto:debbieam@charter.net)  
119 CORNELIUS DR  
Shiloh, Illinois 62269

**From:** [Joel Bishop](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:58:24 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Joel Bishop  
[joel-bishop@uiowa.edu](mailto:joel-bishop@uiowa.edu)  
819 Dewey St  
Iowa City, Iowa 52245

**From:** [Stephen Gottlieb](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:58:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Stephen Gottlieb  
[sgott@albanylaw.edu](mailto:sgott@albanylaw.edu)  
200 South Manning Boulevard  
Albany, New York 12208

**From:** [Eva Havas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:56:38 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Eva Havas  
[ehavas@bu.edu](mailto:ehavas@bu.edu)  
51 Sea Breeze Ln  
Bristol, Rhode Island 02809

**From:** [Terry Reser](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:55:58 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Terry Reser  
[tandb@resersw.com](mailto:tandb@resersw.com)  
1607 Arcadian Trail NW  
Albuquerque, New Mexico 87107

**From:** [Marc Azar](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:54:31 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marc Azar  
[cnucxqed@colba.net](mailto:cnucxqed@colba.net)  
6872 Sunset  
Los Angeles, Quebec 90023

**From:** [Susan McRae](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:52:09 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Susan McRae  
[smcrae@earthlink.net](mailto:smcrae@earthlink.net)  
1231 Miller Ave NE  
Olympia, Washington 98506

**From:** [Lawrence Wazeter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:50:02 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

L.P. Wazeter

Lawrence Wazeter  
[lwazeter@comcast.net](mailto:lwazeter@comcast.net)  
142 Providence Blvd  
Kendall Park, New Jersey 08824

**From:** [HEATHER WALKER](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:49:50 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

HEATHER WALKER  
HCWALKER9@GMAIL.COM  
4210 FLAD AVENUE  
ST LOUIS, Missouri 63110

**From:** [Orva M Gullett](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:49:35 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Orva M Gullett  
[mistie@marion.net](mailto:mistie@marion.net)  
1922 Victory Rd lot 116  
Marion, OH, Ohio 43302

**From:** [Denise Lytle](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:44:59 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Denise Lytle  
[centauress6@live.com](mailto:centauress6@live.com)  
3207 Plaza Dr.  
Woodbridge, New Jersey 07095

**From:** [Jeff Landis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:43:40 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Jeff Landis  
[j\\_landis@charter.net](mailto:j_landis@charter.net)  
1108, Treeshade Drive  
St. Peters, Missouri 63376

**From:** [Kosta Ziakas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:41:32 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kosta Ziakas  
[magikosta@freenet.de](mailto:magikosta@freenet.de)  
germany  
Mönchengladbach, Nordrhein-Westfalen 41189

**From:** [Gary Shephard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:40:32 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Gary Shephard  
[shephard@prodigy.net](mailto:shephard@prodigy.net)  
PO Box 48608  
Watauga, Texas 76148-0608

**From:** [Duke Unavailable](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:39:50 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Duke Unavailable  
[duke@datascriber.com](mailto:duke@datascriber.com)  
125 Private St  
Fayetteville, North Carolina 28390

**From:** [Barbara Tripp](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:38:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Tripp  
[btripp@comcast.net](mailto:btripp@comcast.net)  
3839 Bonnemoore Dr  
Fort Collins, Colorado 80524-6415

**From:** [Francisco de Tavira](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:37:56 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Francisco de Tavira  
[ftavira@opalgroup.net](mailto:ftavira@opalgroup.net)  
132 West 36th Street  
New York, New York 10018

**From:** [Michael Rosenberg](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:35:12 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Michael Rosenberg  
[mrdds@mindspring.com](mailto:mrdds@mindspring.com)  
32 W 83rd St  
New York, New York 10024

**From:** [Virginia F Hoyt](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:35:10 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Virginia F Hoyt  
[lvhoyt@live.com](mailto:lvhoyt@live.com)  
2130 County Line Rd  
Bassett, Virginia 24055

**From:** [Joe Romero](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:35:07 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joe Romero  
[jrom10@live.com](mailto:jrom10@live.com)  
7542 Park Ave  
Pennsauken, New Jersey 08109

**From:** [Lisa West](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:34:41 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lisa West  
[lisawest37@comcast.net](mailto:lisawest37@comcast.net)  
6114 cronus  
dearborn heights, Michigan 48127

**From:** [adelaide steely](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:31:37 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

adelaide steely  
gfcp@pa.net  
109 Whitetail Court  
Claysburg, Pennsylvania 16625

**From:** [Doug Taylor](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:30:44 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Doug Taylor  
[taysag3@sbcglobal.net](mailto:taysag3@sbcglobal.net)  
3319 Oak Knoll Dr  
brighton, Michigan 48114

**From:** [Lynn Skibinski](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:21:10 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Lynn Skibinski  
1944maxx@roadrunner.com  
49 Elmwood Park West  
Tonawanda, New York 14150

**From:** [Sister Joan Agro](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:20:53 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sister Joan Agro  
[jagro@opblauvelt.org](mailto:jagro@opblauvelt.org)  
496 Western Highway South  
Blauvelt, New York 10913

**From:** [Kate Ricks](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:18:51 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kate Ricks  
[kate@voicesforqualitycare.org](mailto:kate@voicesforqualitycare.org)  
740 Stern Dr  
Las Cruces, New Mexico 88005-3826

**From:** [Francine Ungaro](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:17:25 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Francine Ungaro  
[fbungaro@cox.net](mailto:fbungaro@cox.net)  
639 Andrews St.  
Southington, Connecticut 06489

**From:** [W.E. Miller](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:16:22 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

W.E. Miller  
[3841miller@comcast.net](mailto:3841miller@comcast.net)  
[3841miller@comcast.net](mailto:3841miller@comcast.net)  
Oakland, California 94602

**From:** [Marlyn Couture](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:12:09 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marlyn Couture  
[medctg@comcast.net](mailto:medctg@comcast.net)  
1719 Sunderland Hill Road  
Arlington, Vermont 05250-9747

**From:** [Jamila Garrecht](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:09:50 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jamila Garrecht  
[jamila@sonic.net](mailto:jamila@sonic.net)  
620 E st  
Petaluma, California 94952

**From:** [Bonnie Howard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:04:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Bonnie Howard  
[bondonhoward@comcast.net](mailto:bondonhoward@comcast.net)  
3 Warwick Terrace  
Marblehead, Massachusetts 01945

**From:** [marie-noëlle lombard-cremieux](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:01:14 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

marie-noëlle lombard-cremieux  
mlombard@mnhn.fr  
NM University  
Los Alamos, 87544

**From:** [Marcia Minsky](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:00:28 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marcia Minsky  
[mminsky@cinci.rr.com](mailto:mminsky@cinci.rr.com)  
424 Sugar Maple Lane  
Cincinnati, Ohio 45246

**From:** [Donald Johnson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:00:00 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donald Johnson  
[djohnson210@triad.rr.com](mailto:djohnson210@triad.rr.com)  
210 Harmon Ct  
Winston-Salem, North Carolina 27106

**From:** [marie-noëlle lombard-cremieux](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:59:35 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

marie-noëlle lombard-cremieux  
[mlombard@mnhn.fr](mailto:mlombard@mnhn.fr)  
NM University  
Los Alamos, 87544

**From:** [Kathleen Finnerty](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:59:00 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Kathleen Finnerty  
[katiefinnerty@msn.com](mailto:katiefinnerty@msn.com)  
4321 NW 67th Terrace Tom Finnerty  
Gainesville, Florida 32606

**From:** [Larry Denio](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:57:49 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Larry Denio  
[ldenio@rallstech.net](mailto:ldenio@rallstech.net)  
41223 Apple Lane  
Monroe City, Missouri 63456

**From:** [Bradley Wishard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:57:21 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bradley Wishard  
[bwishard@somtel.net](mailto:bwishard@somtel.net)  
625 Lakeside Lane  
Somerset, Wisconsin 54025

**From:** [Rick Stack](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:55:35 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Rick Stack  
[rstack@american.edu](mailto:rstack@american.edu)  
626 Gist Ave  
Silver Spring, Maryland 20910

**From:** [Marcy Gordon](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:54:54 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,  
Marcy J. Gordon

Marcy Gordon  
[mgordon@pipeline.com](mailto:mgordon@pipeline.com)  
1758 Dean Street, Apt. 3  
Brooklyn, Offaly 11233

**From:** [ELlen Stauffer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:54:07 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

ELlen Stauffer  
[epstauff@indiana.edu](mailto:epstauff@indiana.edu)  
2631 E POlar Drive  
BLoomington, Indiana 47401

**From:** [Lori Misura](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:52:56 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Lori Misura  
[lori.misura@yale.edu](mailto:lori.misura@yale.edu)  
858 Quinnipiac Ave.  
New Haven, Connecticut 06513

**From:** [Deborah Bronstein](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:43:40 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Deborah Bronstein  
[drb@harhashem.org](mailto:drb@harhashem.org)  
725 31st St  
Boulder, Colorado 80303

**From:** [Deborah Bronstein](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:42:17 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Deborah Bronstein  
[d.bronstein@harhashem.org](mailto:d.bronstein@harhashem.org)  
725 31st St  
Boulder, Colorado 80303-2401

**From:** [Steve Perkins](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:40:20 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Steve Perkins  
[steve.perkins@huntsvilleal.gov](mailto:steve.perkins@huntsvilleal.gov)  
700 Mountain Gap Rd SE  
Huntsville, Alabama 35803

**From:** [marie lombard-crémieux](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:38:37 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

marie lombard-crémieux  
mlombard@mnhn.fr  
Cuvier  
los alamos, 87544

**From:** [Martha Robertson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:38:25 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Martha Robertson  
[marrober@alumni.iu.edu](mailto:marrober@alumni.iu.edu)  
1309 Spartan Ave  
Leesburg, Florida 34748

**From:** [Cindy Kilcup](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:34:14 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Cindy Kilcup  
[cynderz87@comcast.net](mailto:cynderz87@comcast.net)  
9009 se causey Ave apt H10  
Happy valley or , Oregon 97086

**From:** [Carol Chappell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:32:31 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Carol Chappell  
[ccngbrazil@hughes.net](mailto:ccngbrazil@hughes.net)  
81 CLOVE VALLEY RD  
HIGH FALLS, New York 12440

**From:** [Julie Parisi](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:30:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Julie Parisi  
[juliepkirby@earthlink.net](mailto:juliepkirby@earthlink.net)  
36 Purdy Hollow Road  
Woodstock, New York 12498

**From:** [Kyra Mikala](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:24:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kyra Mikala  
[kyram1@comcast.net](mailto:kyram1@comcast.net)  
3138 Cambria Ct  
Aurora , Illinois 60503

**From:** [Dee roye](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:17:16 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dee roye  
[dee.roye@phonecoop.coop](mailto:dee.roye@phonecoop.coop)  
Abbeyfield Society flat 3  
Norwich, England NR14EH

**From:** [Sam Zacour](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:16:42 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Sam Zacour  
[szacour@roadrunner.com](mailto:szacour@roadrunner.com)  
3167 W 42nd St  
Erie, Pennsylvania 16506

**From:** [Mark Washburn](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:14:04 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mark Washburn  
[washburn@illinois.edu](mailto:washburn@illinois.edu)  
2068 County Road 125 East  
Mahomet, Illinois 61853

**From:** [Donna Ennis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:12:08 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donna Ennis  
[ennisd01@comcast.net](mailto:ennisd01@comcast.net)  
595 Fries Mill Road  
Franklinville , New Jersey 08322

**From:** [Tom Gauntt](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:11:59 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Gauntt  
[gauntts@comcast.net](mailto:gauntts@comcast.net)  
3254 Leeland  
Bensalem , Pennsylvania 19020

**From:** [Francie Lightfine](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:10:31 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Francie Lightfine  
[frances.lightfine@d303.org](mailto:frances.lightfine@d303.org)  
36 W872 Walnut Ridge Ln  
Saint Charles, Illinois 60174

**From:** [John Pearson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:08:04 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

John Pearson  
[j.pearson@live.com](mailto:j.pearson@live.com)  
8810 W 140th St Apt 3B  
Orland Park, Illinois 60462

**From:** [Sue Johnson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:07:29 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sue Johnson  
[sujon@zoomnet.net](mailto:sujon@zoomnet.net)  
2812 Cedar St  
Portsmouth, Ohio 45662

**From:** [KENNETH RAWLINS](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:07:05 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

KENNETH RAWLINS  
krawlins5@cox.net  
8733 E. SELLS SR.  
SCOTTSDALE, Arizona 85251

**From:** [Gretchen Rose](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:06:31 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Gretchen Rose  
[artspa1104@sbcglobal.net](mailto:artspa1104@sbcglobal.net)  
1104 E Narlock Rd  
Cedar, Michigan 49621

**From:** [Joshua McKain](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:04:50 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Joshua McKain  
[jmckain@fisher.edu](mailto:jmckain@fisher.edu)  
15 Captain Peirce Rd, Scituate, MA, USA  
Scituate, Massachusetts 02066

**From:** [Richard Eldridge](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:01:16 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Eldridge  
[reldridge2@juno.com](mailto:reldridge2@juno.com)  
108 South Mill Drive  
Glastonbury, Connecticut 06073

**From:** [Mary Loyd Shell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:01:05 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Mary Loyd Shell  
[mary\\_2\\_rose@live.com](mailto:mary_2_rose@live.com)  
233 S American St  
Ridgecrest, California 93555

**From:** [Adriana Trafford](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:58:25 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Adriana Trafford  
[falcon19@comcast.net](mailto:falcon19@comcast.net)  
158 SELDEN HILL DRIVE  
West Hartford, Connecticut 06107

**From:** [Richard Worth](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:48:13 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Richard Worth  
[solitary-bird@att.net](mailto:solitary-bird@att.net)  
620 Lytle St  
West Palm Beach, Florida 33405

**From:** [Harriet Forman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:46:24 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Harriet Forman  
[harriett@charter.net](mailto:harriett@charter.net)  
381 Pollard Rd  
Northbridge, Massachusetts 01534

**From:** [Jill Solomon](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:42:58 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Jill Solomon  
[jill@brianpaulsolomon.com](mailto:jill@brianpaulsolomon.com)  
488 Catalina Drive  
New Franklin , Ohio 44319

**From:** [Marta Dawes](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:41:24 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Marta Dawes  
[marta@steveandmarta.com](mailto:marta@steveandmarta.com)  
413 Kountze Memorial Drive  
Bellevue, Nebraska 68005-2522

**From:** [Andrea Harmer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:40:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Andrea Harmer  
[ajw1@lehigh.edu](mailto:ajw1@lehigh.edu)  
7619 Brandywine Circle,  
Trexertown, Pennsylvania 18087

**From:** [S H](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:39:41 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

S H  
sekarla@msn.com  
4371 Sturgeon Rd  
Stockton , California 95219

**From:** [Patricia Grossmann](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:39:04 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,  
Patricia Grossmann

Patricia Grossmann  
[pgartist@frontier.com](mailto:pgartist@frontier.com)  
17330 Quaker Ln, Apt 222  
Ashton-Sandy Spring, Maryland 20860

**From:** [Kenneth Miller](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:38:25 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Kenneth Miller  
klmiller@rev.net  
252 Howard Drive  
Salem, Virginia 24153

**From:** [Nancy Newton](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:34:01 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Nancy Newton  
[nnewton@iupui.edu](mailto:nnewton@iupui.edu)  
1598 E Rhorer Rd  
Bloomington , Indiana 47401

**From:** [Michael Gelfer](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:33:06 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Michael Gelfer  
[mikenregina\\_204@comcast.net](mailto:mikenregina_204@comcast.net)  
345 Lake Shore Rd  
Putnam Valley, New York 10579

**From:** [Robert Jakubiec](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:26:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Robert Jakubiec  
[nowhere.man4@comcast.net](mailto:nowhere.man4@comcast.net)  
992 Reserve Ct  
FOX LAKE, Illinois 60020

**From:** [Christine Haskell](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:24:29 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Christine Haskell  
[chaskell@ringlerassociates.com](mailto:chaskell@ringlerassociates.com)  
67 PRINCETON ST  
North Chelmsford, Massachusetts 01863-1683

**From:** [Mollie Schierman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:23:19 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Mollie Schierman  
[mollie.schierman@co.anoka.mn.us](mailto:mollie.schierman@co.anoka.mn.us)  
4146 Zenith Avenue North  
Robbinsdale, Minnesota 55422-1524

**From:** [Curious Mastro](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:22:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Curious Mastro  
[utvol61@inteliport.net](mailto:utvol61@inteliport.net)  
101 HUNTERS TRL W  
ELIZABETH CITY, North Carolina 27909

**From:** [Angela Hoehne](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:16:30 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Angela Hoehne  
[angie.hoehne@online.de](mailto:angie.hoehne@online.de)  
Bahnweg 4  
Taufkirchen/ Vils, Bayern 84416

**From:** [Klaus Steinbrecher](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:15:01 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Klaus Steinbrecher  
[kps@ksteinbrecher.com](mailto:kps@ksteinbrecher.com)  
3658 Mighty Oak St  
Rotenburg an der Fulda, New Mexico 87710

**From:** [Barbara Kelly](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:11:43 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Barbara Kelly  
bkelly1@hvc.rr.com  
30 NATURE LAKE RD  
Liberty NY, New York 12754

**From:** [Helge Striim](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:08:34 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Helge Striim  
[helge@striim.se](mailto:helge@striim.se)  
Bivägen 16  
Laholm, Halland 31235

**From:** [Judith Ford](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:08:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Ford  
jsford66@bellsouth.net  
1819 N. 51 Ave.  
Hollywood, Florida 33021

**From:** [Nancy Rivers](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:05:08 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Nancy Rivers  
[mdgiantfan@comcast.net](mailto:mdgiantfan@comcast.net)  
5322 Eliots Oak Rd  
Columbia, Maryland 21044

**From:** [Sara Lerner](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:03:47 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Sara Lerner  
[sara\\_lerner@press.princeton.edu](mailto:sara_lerner@press.princeton.edu)  
70 Bonnell St.  
Flemington, New Jersey 08822

**From:** [Amira Mansour](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:03:17 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Amira Mansour  
[amiramansour@earthlink.net](mailto:amiramansour@earthlink.net)  
4615 Green Tree Ln  
Irvine, California 92612

**From:** [Amira Mansour](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:01:56 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Amira Mansour  
[amiramansour@earthlink.net](mailto:amiramansour@earthlink.net)  
4615 Green Tree Lane  
Irvine, California 92612

**From:** [Karen Deckel](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:57:27 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Karen Deckel  
kdeckel@maritime.edu  
31 Chippewa Drive  
Buzzards Bay, Massachusetts 02532-4426

**From:** [Dorothea Leicher](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:57:20 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Dorothea Leicher  
[dleicher@dleicher.com](mailto:dleicher@dleicher.com)  
1174 Snedekerville Rd  
Columbia Crossroads , Pennsylvania 16914

**From:** [Lori Marston](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:53:56 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Lori Marston  
[lori.marston@cox.net](mailto:lori.marston@cox.net)  
2371 N Broken Arrow PI  
Tucson, Arizona 85745

**From:** [Charlotte Shnaider](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:52:03 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Charlotte Shnaider  
[charsing@comcast.net](mailto:charsing@comcast.net)  
30 Oak Lane  
Staunton, Virginia 24401

**From:** [gregory whynott](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:45:20 AM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

gregory whynott  
gwhynott@myfairpoint.net  
9 falkland lane  
rochester, New Hampshire 03867

**From:** [Tim Porter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:43:19 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tim Porter  
[karma1110@live.com](mailto:karma1110@live.com)  
6109 N Star Dr  
Panama City, Florida 32404

**From:** [Estella Brown](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:41:23 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Estella Brown  
[estellabrown@comcast.net](mailto:estellabrown@comcast.net)  
2840 Manitou Dr., NE  
Grand Rapids, Michigan 49525

**From:** [Todd Atkins](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:40:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Todd Atkins  
[taatkins@comcast.net](mailto:taatkins@comcast.net)  
5 Lakeshore Ctr.  
Bridgewater, Massachusetts 02324

**From:** [Willard Seehorn](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:37:28 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Willard Seehorn  
[wseehorn@fastmail.com](mailto:wseehorn@fastmail.com)  
110 Muir Woods Dr  
Cary, North Carolina 27513

**From:** [bud johnston](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:37:04 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

bud johnston  
[bud@alliancecom.net](mailto:bud@alliancecom.net)  
25250 482nd av  
garretson, South Dakota 57030

**From:** [Deborah Goodman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:34:52 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Deborah Goodman  
[bearn1758@comcast.net](mailto:bearn1758@comcast.net)  
77 South Street  
Woodstock, Vermont 05091

**From:** [Paul E Siegel](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:25:52 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Paul Siegel

Paul E Siegel  
[paul@rollingforkmusic.com](mailto:paul@rollingforkmusic.com)  
127 West 79th Street, Apt 2L, Apt 2L  
New York, New York 10024-6416

**From:** [Patrick Ramsey](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:21:37 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Patrick Ramsey  
[drpat@prodigy.net](mailto:drpat@prodigy.net)  
817 Alameda Road NW  
Albuquerque, New Mexico 87114

**From:** [Barbara Addis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:12:28 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Barbara Addis  
[baddis@aladdnet.com](mailto:baddis@aladdnet.com)  
10200 Ivy Hollow Dr  
Knoxville, Tennessee 37931

**From:** [Didi Magnin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:10:59 AM

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NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Didi Magnin  
[didi-magnin@bluewin.ch](mailto:didi-magnin@bluewin.ch)  
ch du Gibloux 29  
Bulle, Canton de Fribourg 1630

**From:** [Stephanie Wood](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 6:04:16 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Stephanie Wood  
[woods@mail.montclair.edu](mailto:woods@mail.montclair.edu)  
PO Box 1126  
Montclair, New Jersey 07042-1126

**From:** [Linda Wisz](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:59:41 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Linda Wisz  
[lmwisz@comcast.net](mailto:lmwisz@comcast.net)  
200 Fiddleleaf Ln, Apt 203  
Warrington, Pennsylvania 18976

**From:** [Jim Yuvan](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:54:40 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jim Yuvan  
[yuvanjpd@comcast.net](mailto:yuvanjpd@comcast.net)  
14875 Sears Rd.  
Plano, Illinois 60545

**From:** [Jonathan Boud](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:51:08 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jonathan Boud  
[jonathanboud@msn.com](mailto:jonathanboud@msn.com)  
Brixham Crescent  
Middlesex, England HA4 8TT

**From:** [Victor Wittmann](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:45:07 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Victor Wittmann  
[v1wittmann@comcast.net](mailto:v1wittmann@comcast.net)  
4027 Log Trail Way  
Reisterstown, Maryland 21136

**From:** [Donnasue Jacobi](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:37:53 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Donnasue Jacobi  
[donnasue@paws4art.com](mailto:donnasue@paws4art.com)  
835 Argon Ave  
eugne, Oregon 97404

**From:** [Janice Mackanic](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:25:55 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janice Mackanic  
[janice1029us@msn.com](mailto:janice1029us@msn.com)  
1307 Nersita Drive  
Point Pleasant , New Jersey 08742

**From:** [John Evrard](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:13:45 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

John Evrard  
[jmevrard@roadrunner.com](mailto:jmevrard@roadrunner.com)  
304 N Roundtree Drive  
Cocoa, Florida 32926

**From:** [Tamar Sautter](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:13:10 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Tamar Sautter  
[tsautter@satx.rr.com](mailto:tsautter@satx.rr.com)  
155 Maple Valley  
San Antonio , Texas 78227

**From:** [Andrea-s Bernhard Rullmann-Stekl - GERMANY](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 5:11:46 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Andrea-s Bernhard Rullmann-Stekl - GERMANY  
[rullmann-stekl\\_in\\_germany@online.de](mailto:rullmann-stekl_in_germany@online.de)  
Ringbergstraße 29  
Bad Wiessee, Bayern 83707

**From:** [Sholey Argani](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:57:03 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Sholey Argani  
[sargani@comcast.net](mailto:sargani@comcast.net)  
417 Lincoln Ave  
Takoma Park, Maryland 20912

**From:** [Marsha Houk](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:51:26 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Marsha Houk  
[houk-m-t@comcast.net](mailto:houk-m-t@comcast.net)  
16215 195th PI NE, ---  
Woodinville, Washington 98077

**From:** [Jeanette Adami](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:51:12 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Jeanette Adami  
[jinnyfordd@comcast.net](mailto:jinnyfordd@comcast.net)  
Woodbine Circle  
West Bloomfield, Michigan 48323

**From:** [George Snipes](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:33:49 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

George Snipes  
[gscrooge@bluetiehome.com](mailto:gscrooge@bluetiehome.com)  
6934 Southeast 45th Avenue  
Portland, Oregon 97206

**From:** [Carrie Cammack](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:27:01 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Carrie Cammack  
[ccluckylady@mindspring.com](mailto:ccluckylady@mindspring.com)  
2817 Granville Dr  
Sparks, Nevada 89436

**From:** [Cynthia Lee](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:21:34 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Cynthia Lee  
[mgll62@live.com](mailto:mgll62@live.com)  
1434 McGuffey Rd.  
Youngstown, Ohio 44505

**From:** [Andrea Frankel](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:20:29 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Andrea Frankel  
[akfrankel@comcast.net](mailto:akfrankel@comcast.net)  
11864 Deer Park Dr  
Nevada City , California 95959

**From:** [Lary McKee](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 4:05:45 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

MY MESSAGE IS FOR THE FEDERAL RESERVE, AND I AM TELLING THEM: BLOCK CAPITOL ONE/DISCOVER MERGER NOW! PLEASE DON'T LET THIS MERBER HAPPEN!  
Thank you...

Lary McKee  
[jack@larymckee.com](mailto:jack@larymckee.com)  
850 MESQUITE LN NE  
GERVAIS, Oregon 97026

**From:** [Jorge Corralejo](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:59:12 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Jorge Corralejo  
[jorgecorralejo@sbcglobal.net](mailto:jorgecorralejo@sbcglobal.net)  
600 W. 9th Street #506  
Los Ángeles , California 90015

**From:** [Tom Gledhill](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:56:12 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Tom Gledhill  
[plent2d@orcon.net.nz](mailto:plent2d@orcon.net.nz)  
142 Rutherford  
Bellmead, Saint Croix Island 10245

**From:** [Teresa Miller](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:54:42 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Teresa Miller  
[teresa-miller@att.net](mailto:teresa-miller@att.net)  
1820 NW Polk St  
Topeka, Kansas 66608

**From:** [BARRY HOLLOWAY](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:51:21 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

BARRY HOLLOWAY  
[barryholloway@msn.com](mailto:barryholloway@msn.com)  
42 S Friendship ct  
Colora, Maryland 21917

**From:** [Lynne Preston](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:44:56 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Lynne Preston  
[bluelynne@sbcglobal.net](mailto:bluelynne@sbcglobal.net)  
344 Highland Ave  
San Francisco, California 94110

**From:** [Patrick Ramsey](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:44:51 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Patrick Ramsey  
[pat@pataeronautics.com](mailto:pat@pataeronautics.com)  
817 Alameda Road NW  
Albuquerque, New Mexico 87114-2001

**From:** [Staci Tefertiller](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:41:24 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Staci Tefertiller  
[seaturtle9999@live.com](mailto:seaturtle9999@live.com)  
3651 N Rancho Dr Apt 113  
Las Vegas, Nevada 89130-3132

**From:** [Antonio Grijalva+](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:29:53 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Antonio Grijalva+  
griton5094@att.net  
3236 Velma Drive  
Los Angeles, California 90068

**From:** [Dean Griswold](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 3:03:45 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,

Dean Griswold  
[griswomd@ix.netcom.com](mailto:griswomd@ix.netcom.com)  
8784 Mohawk Way  
Fair Oaks, California 95628

**From:** [Dana Sewall](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:59:30 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Dana Sewall  
[dlsewall@comcast.net](mailto:dlsewall@comcast.net)  
740 NW Cascade Ct.  
Gresham, Oregon 97030

**From:** [Isobel Cosgrove](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:53:52 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Isobel Cosgrove  
[info@acuherblondon.com](mailto:info@acuherblondon.com)  
35b Dartmouth Park Ave  
London, England NW5 1JL

**From:** [lyric apted](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:46:25 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

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

**From:** [Melody Hamilton](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:45:30 AM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Melody Hamilton  
[medleybythesea@suddenlink.net](mailto:medleybythesea@suddenlink.net)  
Mill Creek Lane  
TRINIDAD, California 95570

**From:** [T H](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:42:29 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

T H  
[numberzone@ca.rr.com](mailto:numberzone@ca.rr.com)  
Toland Ave  
Los Angeles, California 90045

**From:** [lynn hoch](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:36:09 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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Sincerely,  
Lynn H.

lynn hoch  
lyrose44@optonline.net  
37 woodmere blvd #5e  
Woodmere, New York 11598

**From:** [Debbie Thorn](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:28:00 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Debbie Thorn  
[thorndeannie@comcast.net](mailto:thorndeannie@comcast.net)  
900 290th Ave Se  
Fall City, Washington 98024

**From:** [Marion Shepherd](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:26:26 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Marion Shepherd  
[jandbshepherd@ozemail.com.au](mailto:jandbshepherd@ozemail.com.au)  
1790 Hammond Court  
Bloomfield Hills, Michigan 48304

**From:** [karen steele](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:26:15 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

karen steele  
karensteele@juno.com  
5 Del Norte Street  
Eureka, California 95501

**From:** [Shari O'Connor](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 2:17:41 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Shari O'Connor  
[soconnor007@tampabay.rr.com](mailto:soconnor007@tampabay.rr.com)  
11036 Windsor Place Circle  
Tampa, Florida 33626-2684

**From:** [Mary Thorpe](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:59:15 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Thorpe  
[mary14889@frontiernet.com](mailto:mary14889@frontiernet.com)  
1220 Langford Creek Road  
Van Etten, New York 14889

**From:** [Axel Meier](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:58:27 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Axel Meier  
[toax12@sonic.net](mailto:toax12@sonic.net)  
Park Blvd  
Oakland, California 94606

**From:** [Steve Wendt](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:57:47 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Steve Wendt  
[stevew@shocking.com](mailto:stevew@shocking.com)  
6 New Dawn Cir  
Chico, California 95928

**From:** [Angela Mastaloudis](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:55:21 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Angela Mastaloudis  
[mastaloudis@ucsbalm.net](mailto:mastaloudis@ucsbalm.net)  
4865 S. Wander Ln  
Holladay, Utah 84117

**From:** [Kristy Lindberg](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:54:29 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Kristy Lindberg  
[keithandkristy@charter.net](mailto:keithandkristy@charter.net)  
597 Chancellor Dr  
Edwardsville , Illinois 62025

**From:** [John Hagopian](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:52:34 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

John Hagopian  
[jhagopian@fastmail.fm](mailto:jhagopian@fastmail.fm)  
John Hagopian  
Berkeley, California 94702

**From:** [Nerin Gonzalez](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:51:45 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Nerin Gonzalez  
[ngonzalez82@live.com](mailto:ngonzalez82@live.com)  
2575 Market Street  
San Diego, California 92102

**From:** [Don Barnby](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:47:52 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Don Barnby  
[dbarnby@comcast.net](mailto:dbarnby@comcast.net)  
Spruce Ave.  
Menlo Park, California 94025

**From:** [Linda Mullinax](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:39:53 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Linda Mullinax  
[thefarm@windstream.net](mailto:thefarm@windstream.net)  
459 Moody Branch Way  
Dalton, Georgia 30721

**From:** [Janet Feder](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:18:58 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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This is in your hands. Please do the right thing here. The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Janet Feder  
[brainbox@janetfeder.com](mailto:brainbox@janetfeder.com)  
3849 Gilpin Street  
CO, Colorado 80205

**From:** [Roberta Schear](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:18:36 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Roberta Schear  
[bschear@sonic.net](mailto:bschear@sonic.net)  
5460, Carlton  
Oakland, California 94618

**From:** [Mary Robertson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:12:45 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Mary Robertson  
[mrobertson.gordon@greenisp.co.uk](mailto:mrobertson.gordon@greenisp.co.uk)  
38 Homersham  
Canterbury, England CT1 3RG

**From:** [Leslie Lomas](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:11:12 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Leslie Lomas  
[leslielomas@comcast.net](mailto:leslielomas@comcast.net)  
4840 Thunderbird Dr.  
Boulder, Colorado 80303

**From:** [winifred hopkins](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:10:50 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

winifred hopkins  
[winnih@earthlink.net](mailto:winnih@earthlink.net)  
1137 west fern dr  
fullerton, California 92833

**From:** [Susan Ring](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:10:49 AM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Susan Ring  
[scring67@comcast.net](mailto:scring67@comcast.net)  
4621 35th Ave SW  
Seattle, Washington 98126

**From:** [Sheila Hillhouse](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:04:46 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Sheila Hillhouse  
[sheilahillhouse@comcast.net](mailto:sheilahillhouse@comcast.net)  
5828 Huntington Hills Drive  
Fort Collins , Colorado 80525

**From:** [Jessica Treon](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:04:35 AM

---

NONCONFIDENTIAL // EXTERNAL

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jessica Treon  
[treonentinc@peak.org](mailto:treonentinc@peak.org)  
P O Box 1515, 4949 NE Pacific Coast Highway  
Waldport, Oregon 97394-1515

**From:** [Jeremy Baptist](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:03:42 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Jeremy Baptist  
[jebaptist@kc.rr.com](mailto:jebaptist@kc.rr.com)  
8700 Lamar Ave  
Overland Park, Kansas 66207

**From:** [Evelyn Griffin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:03:34 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Evelyn Griffin  
[egriffin@wyoming.com](mailto:egriffin@wyoming.com)  
330 E. Pavillion Road  
Pavillion, Wyoming 82523

**From:** [Barbara Benson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:02:49 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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Sincerely,

Barbara Benson  
[barbbenson@ec.rr.com](mailto:barbbenson@ec.rr.com)  
104 Deerfield Court  
Swansboro, North Carolina 28584

**From:** [Robin Melchior](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:01:40 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Robin Melchior  
[robinlee13@att.net](mailto:robinlee13@att.net)  
5240 Braemar Court  
Avon, Indiana 46123

**From:** [Patrice Wallace](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:00:49 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Patrice Wallace  
[patricewallace@cruzio.com](mailto:patricewallace@cruzio.com)  
5498 Coast Road, Apt #3  
Santa Cruz, California 95060

**From:** [Patrice Wallace](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 1:00:27 AM

---

NONCONFIDENTIAL // EXTERNAL

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Sincerely,

Patrice Wallace  
[patricewallace@cruzio.com](mailto:patricewallace@cruzio.com)  
5498 Coast Road, Apt #3  
Santa Cruz, California 95060-5631

**From:** [Judith Plenty](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:59:25 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Judith Plenty  
[judy@rodborough.net](mailto:judy@rodborough.net)  
41 Spinners House  
Stroud, England GL5 1DS

**From:** [Roger Plenty](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:58:52 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Roger Plenty  
[roger@rodborough.net](mailto:roger@rodborough.net)  
41 Spinners House  
Stroud, England GL5 1DS

**From:** [Theodore Voth](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:58:02 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Theodore Voth  
[tedvoth3@uwalumni.com](mailto:tedvoth3@uwalumni.com)  
17 N. Seventh St. Apt. 2  
Madison, Wisconsin 53704

**From:** [Carol Pucak](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:56:40 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Carol Pucak  
[pucak@sopris.net](mailto:pucak@sopris.net)  
0478 Stagecoach Lane  
Carbondale, Colorado 81623

**From:** [Pauline Erera](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:54:38 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Pauline Erera  
[ererap@uw.edu](mailto:ererap@uw.edu)  
2114 N 65th St  
Seattle, Washington 98103

**From:** [Scott Nelson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:51:16 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Scott Nelson  
[play@kiteisland.com](mailto:play@kiteisland.com)  
P.O. Box 1075  
Bethel Island, California 94511

**From:** [NILE BECK](#)  
**To:** Jerome Powell  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:46:59 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,  
Nile Beck  
Appleton WI

NILE BECK  
[nile@nilebeck.com](mailto:nile@nilebeck.com)  
N BLUEMOUND DRIVE, 3422  
APPLETON, Wisconsin 54914

**From:** [Ben Martin](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:45:37 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Ben Martin  
[benmartin12@stanfordalumni.org](mailto:benmartin12@stanfordalumni.org)  
49 Showers Dr Apt A340  
Mtn View, California 94040

**From:** [Steve Recktenwald](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:43:33 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Steve Recktenwald  
ser7117@att.net  
21 N2nd St  
Camp, California 95008

**From:** [Hellene Chapman](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:43:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Hellene Chapman  
[hchapman3@earthlink.net](mailto:hchapman3@earthlink.net)  
2018 Del Rio Rd  
Roseburg, Oregon 97471-9558

**From:** [Patricia Blackwell-Marchant](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:42:54 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Patricia Blackwell-Marchant  
[patmarchant@comcast.net](mailto:patmarchant@comcast.net)  
5737 Medallion Ct  
Castro Valley, California 94552-1708

**From:** [Wendy Rosenstein](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:38:09 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Wendy Rosenstein  
[wrosenstein@earthlink.net](mailto:wrosenstein@earthlink.net)  
4007 Stone Canyon Ave  
Sherman Oaks, California 91403

**From:** [Tufani SenGupta](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:37:47 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Tufani SenGupta  
[tufanisengupta@msn.com](mailto:tufanisengupta@msn.com)  
978 Webster St  
Needham, Massachusetts 02492

**From:** [Alan Schwartz](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:36:52 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Alan Schwartz  
[aschwartz.news@bbti.us](mailto:aschwartz.news@bbti.us)  
1529 Reliez Valley Rd.  
Lafayette, California 94549

**From:** [Robert Carr](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:35:53 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Bank mergers limiting competition and risking more "to big to fail" banks are among the last things this country needs.

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

Sincerely,

Robert Carr  
[rcarr@calstatela.edu](mailto:rcarr@calstatela.edu)  
743 Bradshawe Ave  
Monterey Park, California 91754-3839

**From:** [Linda Brandland](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:32:18 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Linda Brandland  
[linda@ballingerdesign.com](mailto:linda@ballingerdesign.com)  
1504 Lieta Street  
San Diego, California 92110

**From:** [Sara Louise Lazarus](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:22:13 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Sara Louise Lazarus  
[sllazarus@circlesquare.org](mailto:sllazarus@circlesquare.org)  
100 STONE HILL RD, APT G3,, APT G3  
Springfield, New Jersey 07081

**From:** [naomi seinoth](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:22:12 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

naomi seinoth  
[brooklynbob462@comcast.net](mailto:brooklynbob462@comcast.net)  
4 Treelane Drive Near Dricw near the New Castle e, \*near New Castle DE)  
Bear, Delaware 19701

**From:** [Bruce McLean](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:21:17 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

I am one of the 305 million cardholder network of 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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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Bruce McLean  
[brucemclean.1@att.net](mailto:brucemclean.1@att.net)  
1661 Forest Ave., #140  
Chico, California 95928

**From:** [Richard Tuma](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:21:14 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Richard Tuma  
rtuma@mvcr.cz  
U Karlova stánku 741  
Prague, Hlavní msto Praha 15600

**From:** [John Thompson](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:17:33 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

John Thompson  
[horus.eye@tulalipbroadband.net](mailto:horus.eye@tulalipbroadband.net)  
18501 52nd Ave W Unit 43  
Lynnwood, Washington 98037-4517

**From:** [Eric Nichandros](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:12:07 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,  
Eric Nichandros

Eric Nichandros  
[ericnich@sbcglobal.net](mailto:ericnich@sbcglobal.net)  
17426 Columbia Drive  
Castro Valley, California 94552

**From:** [Barbara Blackwood](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:11:05 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Barbara Blackwood  
[barbara.bb@comcast.net](mailto:barbara.bb@comcast.net)  
11916 E. 25th  
Spokane Valley, Washington 99206

**From:** [Samuel Holbrook](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:10:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

Sincerely,

Samuel Holbrook  
[samuel.holbrook@comcast.net](mailto:samuel.holbrook@comcast.net)  
12703 Gordon Blvd Apt 20  
Woodbridge, Virginia 22192

**From:** [Mary Jane Wilmot](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:09:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mary Jane Wilmot  
[jrllove07@comcast.net](mailto:jrllove07@comcast.net)  
38 BLANKEY COTTAGE LN  
WOODSTOCK, Vermont 05091

**From:** [Douglas MacComb](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:07:32 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Douglas MacComb  
[dmaccomb@live.com](mailto:dmaccomb@live.com)  
164 S Vernonia Rd  
St Helens, Oregon 97051

**From:** [Lois Heaston](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:02:36 AM

---

NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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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 Reserve must stop this mega-merger immediately.

Sincerely,

Lois Heaston  
[lsh2@comcast.net](mailto:lsh2@comcast.net)  
10820 S Eberhart Ave  
Chicago, Illinois 60628

**From:** [Ellen Walsh](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:02:31 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Ellen Walsh  
[lightining@bellsouth.net](mailto:lightining@bellsouth.net)  
404 Bear Drive,  
Gulf Breeze, Florida 32561-4220

**From:** [Jeremy Gooding](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:02:15 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Jeremy Gooding  
[gooding9009@comcast.net](mailto:gooding9009@comcast.net)  
9009 se causey ave apt H10  
Happy valley, Oregon 97086

**From:** [Diane Soddy](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 11:35:39 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Diane Soddy  
[fsoddy@frontier.com](mailto:fsoddy@frontier.com)  
15442 Annabelle Place  
Leo-Cedarville, Indiana 46765

**From:** [Priscilla Drake](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger. Please!!  
**Date:** Tuesday, February 27, 2024 6:47:40 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Priscilla Drake  
[babyduck50@netzero.com](mailto:babyduck50@netzero.com)  
3701 Willett Rd  
Penn Yan, New York 14527

**From:** [Nancy Sreenan](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover mega-merger--it's of no benefit to me!!!  
**Date:** Tuesday, February 27, 2024 9:25:07 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,  
Nancy Sreenan

Nancy Sreenan  
[nsreenan@ameritech.net](mailto:nsreenan@ameritech.net)  
2400 Park PI, 2400 PARK PL  
Evanston, Illinois 60201-1490

**From:** [Danny Dyche](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the Credit One/Discover merger.  
**Date:** Tuesday, February 27, 2024 8:15:22 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in America, 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 vast effect on the credit card industry.

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

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

The Federal Reserve must stop this merger immediately.

Danny Dyche  
[tolarian@juno.com](mailto:tolarian@juno.com)  
902 SE Marinette Ave  
HILLSBORO, Oregon 97123

**From:** [Dawn Petry](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the mega-merger.  
**Date:** Tuesday, February 27, 2024 9:17:47 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Dawn Petry  
[dpetry@nycap.rr.com](mailto:dpetry@nycap.rr.com)  
100 Gordon Lane, Lot #215  
Gansevoort, New York 12831

**From:** [Harold Burstyn](#)  
**To:** [Jerome Powell](#)  
**Subject:** Stop the mega-merger.  
**Date:** Tuesday, February 27, 2024 2:20:19 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Harold Burstyn  
[burstynh@iname.com](mailto:burstynh@iname.com)  
333 West Main St.  
Madison, Wisconsin 53703

**From:** [diane hart](#)  
**To:** [Jerome Powell](#)  
**Subject:** the Credit One/Discover mega-merger. is not good for the consumer this will be a monopoly  
**Date:** Tuesday, February 27, 2024 1:02:20 PM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

diane hart  
[nosmokeorg@earthlink.net](mailto:nosmokeorg@earthlink.net)  
4419 Fulton Ave Apt 26  
Sherman Oaks, California 91423

**From:** [Holly McDonald](#)  
**To:** [Jerome Powell](#)  
**Subject:** The Federal Reserve must stop the ill-considered, shortsighted Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 12:29:08 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Capital One, one of the largest banks in the U.S, 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 will make it harder to hold banks accountable while limiting competition and reducing banking options for consumers nationwide.

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

The Federal Reserve must stop this mega-merger immediately. No other action is acceptable.

Thank you for your consideration of my message and for your right action in this vitally important matter.

Sincerely,

Holly McDonald  
[mcdonaldh@optonline.net](mailto:mcdonaldh@optonline.net)  
1026 Robbinsville Edinburg Road  
Robbinsville, New Jersey 08691

**From:** [Katherine Werner](#)  
**To:** [Jerome Powell](#)  
**Subject:** Think about the card holders for once! Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 9:21:43 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Katherine Werner  
[kwerner@wcvt.com](mailto:kwerner@wcvt.com)  
354 Hastings Road  
Waitsfield, Vermont 05673-7117

**From:** [Mark Schrier](#)  
**To:** [Jerome Powell](#)  
**Subject:** Too big to fail is too big to exist.  
**Date:** Tuesday, February 27, 2024 8:54:31 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

Please take steps to prevent the next wealth transfer from consumers to mega corporations. The lessons of 2008 must not be forgotten. Corporate greed brought our financial system to its knees. Massive bailouts kept banks solvent while middle class homeowners suffered and lost their wealth and homes.

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Mark Schrier  
[mark.schrier@systemsnhand.com](mailto:mark.schrier@systemsnhand.com)  
7733 Kings Way Ct.  
Wake Forest, NC, North Carolina 27587

**From:** [Carol Schatz](#)  
**To:** [Jerome Powell](#)  
**Subject:** Who benefits from Capital One/Discover merger?  
**Date:** Tuesday, February 27, 2024 1:47:59 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Carol Schatz  
[carol.schatz@starpower.net](mailto:carol.schatz@starpower.net)  
7310 Hilton Ave  
Takoma Park, Maryland 20912-6412

**From:** [Kat Davis](#)  
**To:** [Jerome Powell](#)  
**Subject:** You have the power to Stop the Credit One/Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 8:30:45 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

If approved, this mega-merger would lead to further consolidation of power and influence 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 customer of both companies, I am very concerned about the consequences of such a merger.

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

The Federal Reserve can and MUST stop this mega-merger immediately.

Sincerely,

Kat Davis  
[davis\\_katherine\\_lans@student.smc.edu](mailto:davis_katherine_lans@student.smc.edu)  
208 S Bonnie Brae  
Los Angeles, California 90057

**From:** [Elizabeth McCaslin](#)  
**To:** [Jerome Powell](#)  
**Subject:** You MUST Stop the Credit One and Discover mega-merger.  
**Date:** Tuesday, February 27, 2024 7:59:51 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve must stop this mega-merger immediately.

Sincerely,

Elizabeth McCaslin  
[liz@lizmccaslin.com](mailto:liz@lizmccaslin.com)  
11 Claire Point Rd.  
BURLINGTON, Vermont 05408

**From:** [Julie Glover](#)  
**To:** [Jerome Powell](#)  
**Subject:** YOU"VE JUST GOT TO STOP THE Credit One/Discover MEGA-MERGER!!!!  
**Date:** Tuesday, February 27, 2024 2:31:33 AM

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NONCONFIDENTIAL // EXTERNAL

Jerome Powell,

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

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

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

The Federal Reserve MUST STOP this mega-merger immediately!!!

Julie Glover  
[julieg@whidbey.com](mailto:julieg@whidbey.com)  
7292 Maxwelton Rd.  
Clinton, Washington 98236