

**From:** Fiona Kirkpatrick <lyralura@comcast.net> on 06/27/2008 11:40:09 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like to complain bitterly about the fact that most credit card companies will not let you change your date upon which they allow you to choose when they receive your payment. If you get money only once a month there is nothing you can do about when they receive the payment. If I get paid on the 4th Wed of the month and they want to be paid on

the 2nd or 3rd Wed of the Month there is nothing I can do about it. So I get penalized for not paying on time. And they will not change it no matter how many times I call and complain about it.

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Sincerely,

Mrs. Fiona Kirkpatrick  
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