

From: "Jorge F. Sanchez" <jfsanchez@cfl.rr.com> on 07/26/2008 10:59:55 PM

Subject: Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should be prohibited to send credit card applications to students. Such companies have also adopted the

practice of changing the due date on their monthly statements in what I believe is an attempt to collect more interest and late fee charges from the debtor. Such practices are not in the best interest of the customer.

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Sincerely,

Mr. Jorge F. Sanchez
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