

From: Shawn Schartiger <junk2me@yahoo.com> on 07/24/2008 09:15:02 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Arbitrary due times, which make a payment late if it arrives on the due date but does so after, say, 1 p.m. Central time.

I also don't like reward cards that consistently miscalculate your reward in the credit cards favor. If they advertise it, they should honor it.

Sincerely,

Mr. Shawn Schartiger
703 Rebecca Ave
Westerville, OH 43081-1823