

Mr. Charles Rudolph
4205 Aretha Ave.
Detroit, MI 48201

July 27, 2008

Jennifer J. Johnson, Secretary,
Board of Governors of the
Federal Reserve System
20th Street & Constitution Ave. NW,
Washington, DC 20551

Re: Docket No. R-1314

Dear Secretary:

I have noticed on all of my open billing accounts the billing date changes from month to month. On all of them.

It is about time for something to be done about that. The consumer is being nickel and dimed to death. On the front end and the back end too.

This is my main complaint. Because it is there every month. And from numerous companies.

Thank you. I am

Respectfully,


Charles Rudolph