

**From:** HENRY LAMB <h.lamb@yahoo.com> on 07/24/2008 10:25:08 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hello! One of my experiences with credit cards is when I pay my bill before the due date or twice in a 25day billing cycle and the company changes the billing date so that the majority of my money goes to the

principle instead of the interest. For example I have a \$49.00 bill due on 7/16 I pay the bill on 7/03 and instead of my cycle running say until 8/11 I'll receive a bill for payment due 8/03 or 8/04.

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Sincerely,

Mr. HENRY LAMB  
415 N Briggs Ave Apt 612  
Sarasota, FL 34237-5256