

Cathy Zdarsky <cathimay@verizon.net> on 07/24/2008 10:40:07 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

My payment on a Capital One Visa was due on July 5. Since that was a Saturday, I paid it online on the evening of Thursday, July 3.

However, since it was after 3 p.m. when I paid it, and the next day was

July 4, a holiday, and the next TWO days were Saturday and Sunday, they did not credit my payment until Monday, July 7, making it late, for which they charged me \$29!!!! So even though I paid my bill 2 days early, I was still charged a late fee.

.

Sincerely,

Mrs. Cathy Zdarsky
3466 Chaucer Dr
Lafayette, IN 47909-3845