

From: Brett Yount <brett_yount@hotmail.com> on 07/25/2008 10:20:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I found out I was being charged late fees on an auto payment set up to hit my account on the due day. Why the hell is it called a due day if I'm going to get a past due charge?

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Sincerely,

Mr. Brett Yount
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