

Carol O'Neill <catseye71352@yahoo.com> on 07/24/2008 11:50:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Many department stores charge outrageous late fees if they do not receive your payment exactly on the due date. We need regulations forbidding them from charging a late fee until the account is 30 days past due.

Sincerely,

Ms. Carol O'Neill
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