

Edward O'Gara <nails8@verizon.net> on 07/25/2008 10:15:02 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Time between the bill and the due date keeps getting shorter & shorter. Its just not fair. The percentages of being late with a payment is greatly increased, thus leading to interest charges.

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Sincerely,

Mr. Edward O'Gara
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