

JAMES MCATEER <store4778@theupsstore.com> on 07/24/2008 11:05:06 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

In addition to the other requests outlined herein. Please put an end to the constant changing of "Date due" dates. Credit card payments should be due on a fixed date each month for each customer.

(In other words my account is always due on the 8th.) Currently credit

card companies move the date around in an effort to cause late payments and collect penalty fees which are often more than the interest owed! Credit card companies are just plain out of control!

Sincerely,

Mr. JAMES MCATEER
70 Beverly Ln
Fairfield, CT 06825-2717