

Nicole Byrd-Phelps <byrdandcharles@embarqmail.com> on 08/21/2008 06:05:02 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I know this is late, but I would just like to say that I do not like the "swinging" due dates for payment. They usually change from the 4th or 5th day of the month to the 2nd of the month around August. Even though I should expect it, it sometimes still sneaks up on me, & late charges await. This is certainly unfair to people like us who otherwise pay on time.

Sincerely,

Mrs. Nicole Byrd-Phelps  
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