

William Untch <bbu85@northstate.net> on 07/25/2008 01:35:05 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

From previous experiences, these are many of the complaints from credit card holders. Especially, the very short grace period. The goal is to force people to pay by computer. However, many older card holders do have the ability or want to pay by computer. Therefore, if the mail delivery is delayed in any way, they are in a bind.

Sincerely,

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