

Subject: Regulation AA

carol davis
139 Franklin Blvd.
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July 27, 2008

Federal Reserve Board

Dear Federal Reserve Board:

I am writing in response to Docket No. R-1314, the rules to prevent unfair and deceptive practices by credit card companies.

When my credit card bill was due i was paying it on time. the credit card company raise the amount due but i didn't receive it until after the due date which caused me to have late payment fees and other fees associated with being late. because of this my credit cards are delinquent
javascript:additnow_11411091('11513416',this.form,'It is unfair to change the interest rate on the whole balance, especially when card holders are only one day late! I agree that 30 days late is late - one day is not late!'); javascript:additnow_11411091('11513416',this.form,'It is unfair to change the interest rate on the whole balance, especially when card holders are only one day late! I agree that 30 days late is late');
javascript:additnow_11411091('11513416',this.form,'I support the 21 day period that you are proposing for issuers to mail deliver the bill to me. It gives me a chance to avoid expensive late fees and maybe even a penalty interest rate. This will give customers time to avoid late fees.');

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Sincerely,

carol davis
478-550-3115