

**From:** David Sweat <drsoffice@sbcglobal.net> on 08/21/2008 05:50:08 PM

**Subject:** Regulation AA

Aug 21, 2008

Dear Email comments,

I recently received my bill from Bank of America Mastercard. Although the closing date shown on the bill was 7/2/08, I did not receive the bill until 7/11/08. The payment due date is 7/22/08. Allowing 3 days for mail delivery, I was left with only 8 days to get the payment in the mail without a penalty and finance charge. This is unreasonable!

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Sincerely,

Mr. David Sweat  
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