

**From:** Robert Kemp <peacehawk2001@hotmail.com> on 08/21/2008 05:40:16 PM

**Subject:** Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

In addition to the proposed rules, I'd like to see a rule prohibiting due dates that fall on weekends and holidays. Here's why. I received my credit card bill from Chase with a due date of 2/3/08, which was a Sunday. I had recently begun paying bills online and a

Sunday payment wasn't an option. I had to pay either Friday or Monday. Since Monday was the closest business day I chose Monday the 4th. When my credit card bill arrived in February it included a \$39 late fee. Despite repeated phone calls I was unable to get the charged removed.

This strikes me as absurd. Even the IRS will extend its due date to the next business day when the due date falls on a weekend or holiday.

Since I have excellent credit and did not need there card, I cancelled my card, paid off my balance and informed them they would never do business with my wife or I again.

Seems to me that not only is it a grossly unfair practice but in the long run, it's bad for business as well.

Sincerely,

Mr. Robert Kemp  
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