

From: Ondyna Valdes <onbaga@hotmail.com> on 08/21/2008 05:45:03 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had been charged late charges because my payment got to them an hour

or two past the due date. Also, for not charging a lot of money on the
cc. I had been penalized with increasing my apr...

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Sincerely,

Mrs. Ondyna Valdes
20025 NE # CT., #1
Miami, FL 33179