

From: Wendy Atkinson <wmlpa@comcast.net> on 06/15/2008 10:00:06 AM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

I pay one of my credit cards on line. Used to be that if I paid by 5:00 on the due date, it wasn't late. NOW they charge an additional \$15.00 if you pay 3 days in advance to guarantee that your payment will be posted in time. I didn't pay that once and got hit with a late fee. I made calls, but they went unheard. This MUST stop.

Sincerely,

Ms. Wendy Atkinson
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