

Michael Donovan <mfdonovan@hotmail.com> on 06/15/2008 04:20:02 PM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have personally been caught by unfair fees for late payment - because the credit company allowed only 14 days from sending the statement to when it was due. This is very unfair, and unnecessary, when they are

making plenty of money in other ways. Thank you for your assistance in getting this bill, R-1314 passed.

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Sincerely,

Mr. Michael Donovan
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