

From: Lillian Olivo <sedan182@yahoo.com> on 06/18/2008 12:25:16 PM

Subject: Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have a credit card that has a bill schedule that some months I am charged twice!! They cannot give me a clear explanation why. This causes me problems because it throws my payment schedule off. Having to pay the same card twice in one month. And no where in their agreement does it say anything about this. So because of this I have a few months of late payments and they raised my interest rate.

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Sincerely,

Mrs. Lillian Olivo
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