

From: Herb Sayas <hlabws@earthlink.net> on 06/12/2008 11:45:05 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

One of the credit card companies that I have a card with but decided not to use it any more requires that payment be mailed in a precoded envelope. If it is not used often times the payment is not processed until it is past due and a penalty is imposed.

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Sincerely,

Mr. Herb Sayas
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