

From: Phyllis Metros <pmetros@aol.com> on 06/12/2008 11:20:24 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am in favor of the proposal above for all of the reasons listed.
Have mailed in payments and due to the fact that they arrived a day
after the due date was charged a late fee. This is preposterous.
If the payment had been 7 - 10 days late I can see a charge, but not
one day late.

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Sincerely,

Mrs. Phyllis Metros
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