

**From:** Lani Smiley <lcslicsw@valint.net> on 06/12/2008 11:40:12 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

One of my major concerns is that short period of time a credit bill is

received and when the payment is due. This presents a problem when one may be out of town and miss the quick deadline for payment. I use credit cards but feel I have to watch the credit card companies like a hawk. The penalties for a late payment are still, and I believe they look for every opportunity to get their consumers into a "no win" or "hard to win" situation. Please put the brakes on their unscrupulous practices.

.

Sincerely,

Ms. Lani Smiley  
406 N Blue St  
Walla Walla, WA 99362-2202