

Mary Suda <mesuda@nycap.rr.com> on 06/12/2008 11:20:11 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Although our credit card bills routinely arrive with less than the 21 days supposedly guaranteed for us to pay them, we have been charged late fees for payments that are credited a day late, but before the next statement goes out. If a payment arrives in time to make the statement, it should not be penalized. Why should credit card companies be allowed leeways when their customers are not?

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Sincerely,

Ms. Mary Suda
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