

Amy Sutter <amylandsutter@aol.com> on 06/12/2008 11:15:07 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Rules for credit card payment should be the same every month. The time between the date the bill is actually put in the mail (not the closing date for posting items to the bill) and the date the bill is

due to be paid should be the same every month. Notification of changes

should be made 30 days in advance, so people for whom the changes cause problems have an opportunity to request a change and have time to do

it. These changes need to be stated clearly and not buried in legalese or fine print. It is simple and direct to say "Your due date will be X, your interest rate is Y your penalty for late payment will be z if you pay after x date. This should be stated on every bill.

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Sincerely,

Ms. Amy Sutter
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