

**From:** Connie Day <itsup2me@operamail.com> on 06/28/2008 05:40:07 AM

**Subject:** Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

I send 2 separate credit card payments 10 days before is due, one of them claims that it got there late, so they charge me a late fee and now I pay a higher interest. Is their say!! I sent it w/ enough time that there is no way it was late!!

They keep doing this where is all this going to take us? Who controls this 'legal mafiosos'?

We're struggling here to make it, is impossible to pay all bills, save money for emergencies and also put some aside for our retirement!! So the credit cards are what we use for emergencies!! there is no saving account left! it got used on the last emergency! From medical bills to other house emergencies, I don't know what we will do next!!

Sincerely,

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