

From: Douglas Metzler <doug@sis.pitt.edu> on 06/27/2008 11:10:12 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards with there constantly changing policies are becoming more and more of time drag on citizens and hence the economy. I should not have to check my cards every time I am going to be away from home to

make sure I will have time to pay on time after I get back. Cards used to give 25 to 30 days grace but few give more than 20 these days, apparently in an attempt to catch more people with late fees and subsequent ongoing interest charges.

Sincerely,

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