

Gene Hower <bjoewal@comcast.net> on 06/12/2008 03:50:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I, as many others, pay bills once per month. The bill payer should have 30 days from receipt of the bill to respond.

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Sincerely,

Mr. Gene Hower
10 Eclipse Ln
Salem, MA 01970-6855