

Susan Peterson <bestway@chorus.net> on 06/27/2008 02:15:03 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card I use & pay off every month has been getting into a

bad habit of sending me the bill so I have less than 2 weeks to send in payment. (Citi) All the others seem to give me at least 2 weeks. Yesterday I got 2 cc bills. Citi gave me 13 days...AAA(MBNA I think) gave me 18 days. Last month CITI gave me even less--I think it was 10 or 11 days.

The one cc (credit card) practise that I find THE MOST PREDATORY thing I ever heard of is the one where they hike your interest rate based on your paying late TO ANOTHER CREDITOR!!! That blows my mind...I can't even believe it's legal. I haven't had it happen.....yet. With this economy--who knows how long we CAN remain current on our debt-load?

.

Sincerely,

Ms. Susan Peterson  
101 Edl Ln  
Ridgeway, WI 53582-9797