

From: STEVE SAWICKI <ssiisteve@hotmail.com> on 06/28/2008 08:40:05 AM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

You should be given adequate time to pay your monthly credit card bill. Credit card bill cycle ends the first of the month, but you don't get the bill in the mail until almost 2 weeks go by. That leaves you 5 to

7 days to pay and hope the postal system gets your check to them before your grace period ends. The credit card company can either slap a late fee or start charging you interest. Why does it take the credit card company so long to mail the bill out to me ?

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Sincerely,

Mr. STEVE SAWICKI
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