

**From:** Dennis Beauregard <djbeauregard@yahoo.com> on 06/26/2008 04:35:03 PM

**Subject:** Regulation AA

Jun 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

Why can't the credit card companies use the date the bill was mailed at the post office similar to our tax returns sent to the IRS? The time frame allowed to get a payment to the credit card company keeps

shrinking. My cycle end date is the 6th of the month and the bill needs

to be paid by the 27th. That's a problem when it usually doesn't arrive

in my mail box until the 20th. I've called the credit card company many times to complain and have been told that it leaves their facility

within a day of the cycle end date. So if it takes 2 weeks to get to me how do they expect me to get it back to them in less than a week. Add in a weekend, or holiday, or if I'm out of town and it's nearly impossible to get a payment to them on time. Their suggestion was to

link my checking account to the credit card to make payments on time!!! Please help.

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Sincerely,

Mr. Dennis Beauregard  
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