

From: Elizabeth Quigley <bettyqui@aol.com> on 06/27/2008 12:50:03 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

When I moved ,I notified my credit card company in writing as per company instructions. That notification was ignored by the card company;by the time I received the next month's statement, forwarded

from my old address, there was not enough time for my payment to arrive by the required payment date. Therefore I was charged a late payment fee. Although I continued to present my new address to the company, two more months passed before that change was noted and used.

Sincerely,

Ms. Elizabeth Quigley
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