

From: Ruth Barclay <ruthb4@bellsouth.net> on 07/07/2008 08:25:06 PM

Subject: Regulation AA

Jul 7, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies have gotten ridiculous with their outlandishly unfair fees and penalties.

If you are even one day late (sometimes I think they hold the payment

just to make it late) they charge you outrageous late fees and interest and then on the next month's bill charge you interest because you were late on last month's payment. Not to mention the fact that they don't even allow enough time for you to get your payment back to them.

Please help.

Sincerely,

Mrs. Ruth Barclay
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