

**From:** John R Warner <smjrwarner@sbcglobal.net> on 06/27/2008 11:10:04 AM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is imperative that this legislation be passed  
One credit company just forced us to pay a charge even when we called  
and asked them to not charge us when it was only two days overdue  
This legislation is needed in order to hlp protect one's credit rating  
Thank you  
John R Warner

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Sincerely,

Mr. John R Warner  
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