

From: Emily Guglielmi <eguglielmi1@verizon.net> on 06/27/2008 11:15:04 AM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

The time between the bill and the due date is decreasing. This gives the banks a better to chance to charge interest.

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Sincerely,

Mrs. Emily Guglielmi
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Treose, PA 19053-4530