

**From:** Andrew Garland <commercetry@comcast.net> on 06/27/2008 11:20:04 AM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I want reasonable rules on credit cards, not gotchas that cause \$100 in fees from being one day late.

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Sincerely,

Mr. Andrew Garland  
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Lexington, MA 02420-2827