

Julie Hartman <julie19h@juno.com> on 07/14/2008 08:50:01 PM

**Subject:** Regulation AA

Jul 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had credit card companies hold on to checks for processing after the due date, so they say I paid them late, even when I sent payment 10 days early

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Sincerely,

Ms. Julie Hartman  
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