

From: Vivien Britton <vivientena@yahoo.com> on 06/04/2008 01:00:00 AM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

The one thing that gets me is they will send a bill showing a minimum payment. That is okay. What is not okay is that they fail to mention an extra charge for not sending a higher payment than the minimum. So, therefore it is like sending nothing for a payment really. Why pay if they will penalize you or us?

Sincerely,

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