

From: Charles Pfeiffer <cwp338@hotmail.com> on 06/05/2008 04:40:02 PM

Subject: Regulation AA

Jun 5, 2008

Federal Reserve Board Email comments

Dear Email comments,

I hope action is not "too little, too late" as many efforts to control credit are.

If far more than minimum is paid one month, there should be NO charges for a late payment the next month. Interest still accrues!

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Sincerely,

Mr. Charles Pfeiffer
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