

**From:** Mike Hennessy <he88@msn.com> on 06/04/2008 08:30:01 AM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

As someone who usually pays off my charges every statement the only time I pay anything to the credit cards is if I'm on the road a bit too long and don't get back in time to pay. Even with electronic paying it seems that the time between statement and due date has gotten shorter with many cards. And then they charge an unbelievable fee up to \$40 or more (On a bill for under \$150 in the first place). Those fees are outrageous. Even half that is high, but understandable to a point. So I'd like to see the time between statement and due date be at least 21 days. And I'd like to see a cap on how much they can actually charge for late fees.

Sincerely,

Mr. Mike Hennessy  
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