

From: Peter Ressa <paressa@comcast.net> on 06/09/2008 12:50:02 PM

Subject: Regulation AA

Jun 9, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir or Madam,

CC bills are delivered a week to ten days before the due date. This is unfair and costly if you don't respond quickly enough.

Also, I have transferred balances to CC and also charged items at different interest rates. It appears a smaller percentage of my payment is applied to the higher interest CC debt.

Thank you,

Peter A. Ressa

Sincerely,

Mr. Peter Ressa

626 SE 8th Pl

Cape Coral, FL 33990-1224