

**From:** Patricia Kerstner <patricia.kerstner@phoenix.edu> on 06/10/2008 08:00:12 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am thrilled to see some possible legislation to rein in the credit card company abuses. I have had issues with Citi Cards, Bank of America and Macy's. Citi Cards is now sending me my bill on such a short turn around that I can not get it back in time, even if I mail it the next day. I have seen numerous statements on which the company has indicated that they received the payment on the due date and charged me a late fee anyway. I requested them to remove it, which they would not do. I have also had issue with Citi cards regarding transferring balances from a high interest card to a low interest card within their own company-they refused to allow me to do that as well.

Sincerely,

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