

From: Sharon Ecker <poor78963@comcast.net> on 06/12/2008 10:15:08 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The one time that my payment was late was due to the fact it was due on the date of a holiday. The payment was posted the next day and I was then charged a 35.00 late fee. The payment was mailed on the same day of the month I always mail the payment. I would like to see some leaway with this, and the fact that periodically the due date changing.

Occasionally the bill is received with not enough time to get it in the mail and to the company before the due date.

Sincerely,

Mrs. Sharon Ecker
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