

From: Carol Ostling <bobostling@comocast.net> on 06/10/2008 09:45:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I personally have been charged late fees when I know for a fact my payment has made it there on time. I have argued the fact over the phone with the company and have told them I would take my business elsewhere and then they are a bit more reasonable.

Sincerely,

Mrs. Carol Ostling
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