

Norman Culp <nculp@cebridge.net> on 06/12/2008 09:45:20 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been charged a late fee even though the funds were electronically transferred to the credit card account. They have 5 days to post the funds to my account after they received them electronically so they can use my funds and still bill me for a late fee. This is gouging!!!!!!

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Sincerely,

Mr. Norman Culp  
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