

From: Sara Bannin <sbannin@nycap.rr.com> on 06/12/2008 10:10:11 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I never run a balance month to month on my cards, but I have been assessed late fees because my bill arrives late and the issuer fails to post in a timely manner.

Sincerely,

Ms. Sara Bannin
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Saratoga Springs, NY 12866-5445