

From: Joanne Hesselink <seewhat1@centurytel.net> on 06/12/2008 10:15:08 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please put these strong rules into effect. A couple of years ago, I had a \$25 late fee added to my next bill. When I called to ask why, I found that the time between receiving my bill and required payment had been cut to 5 days-- nearly impossible with mail times. and totally unannounced--I had no idea that had been change. They did revoke the late fee, but I'm sure many people just paid it.

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Sincerely,

Ms. Joanne Hesselink
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