

From: Ibsen Birgers <ibmidge@earthlink.net> on 06/10/2008 10:25:05 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

The time between receiving our credit card bills is exceedingly short. We've learned, when going on vacation, to send a check before leaving to cover debts and avoid a late charge. We did not need to resort to this when we had 21 days to make the payment.

.

Sincerely,

Mr. Ibsen Birgers
3211 Tod St
Pueblo, CO 81005-1742