

**From:** Raymond Young <greg\_young@cinmach.com> on 06/10/2008 10:35:02 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I no longer use my Sears credit card due to the fact that when I receive the statement I only have 1 or 2 days until the due date. Because of this fact I have been charged late fees in the amount of \$40.00 on occasion. I travel for a living and not being given at least a week or so to get my statement and send remittance before being charged a late fee is redicules. I hope this practice can be stopped.

.

Sincerely,

Mr. Raymond Young  
14120 Schwipps Rd  
Milan, IN 47031-9216