

Marylee McLeod <mlm221@comcast.net> on 06/12/2008 11:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I was forced to pay my credit card bills on line as the mailed payment

(they said) never got there on time although I mailed it 10 days early. I tried to pay by phone, but that was an extra charge. I even got charged a late fee when I paid it on line because it took two days to process, even on their website. It has effected my credit rating. I am a 71 year old senior. I shouldn't have so much trouble paying my bills. Marylee.

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Sincerely,

Mrs. Marylee McLeod
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