

From: Tim Kresica <tkresica@nc.rr.com> on 06/12/2008 12:10:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I use credit cards for the purpose for which they were intended...convenience.

I pay my bills in full monthly.

I have had numerous experiences with statements being delivered to me weeks after a monthly closing date, and then barely enough time to execute a payment.

It's a great ploy to earn extra fees from less diligent bill-payers like me. It's downright wrong.

Your efforts to contain credit card company abuses is appreciated.

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Sincerely,

Mr. Tim Kresica
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