

From: Monique Torres <lmonique@bluebottle.com> on 06/11/2008 10:10:07 PM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I've been paying off my single credit card every month *on time* to

ensure that I have no debts. So what did CitiFinancial do? Changed my due dates and mailed my statement later so my chances for getting my payment in on time were reduced! Argh!

I expect they'll cut my account off at some point because they're making no money off me.

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Sincerely,

Ms. Monique Torres
4520 NE Royal Ct
Portland, OR 97213-2355