

Charles Ferry <myjunque@bellsouth.net> on 06/13/2008 10:15:17 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

The time you you have to pay your bill starts on their print day or mailing day. The date they "receive" your payment should be its "mailing" day.

Interest rates on purchases should be those in effect at the time of purchase and should not be changed on those purchases.

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Sincerely,

Mr. Charles Ferry
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Metairie, LA 70003-4641