

From: Robert Lappin <rslappin@gmail.com> on 06/13/2008 08:15:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

There is often an unexplained long delay from the date I mailed payment to the date it is deposited against my monthly liability, sometimes late by just a day or two, but creating penalties and add'l interest. I've complained..to no avail. One "associate" told me that it normally takes five days from the time a check arrives before they can deposit.

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Sincerely,

Mr. Robert Lappin
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