

From: Jarett White <jarett.white@dcf.state.nj.us> on 06/12/2008 01:00:19 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have been with the CitiBank for over 25 years. I have paid on time 98% of the time in those 25. To help me pay on time I have set-up payment through online banking. It is regularly scheduled electronic payment which arrives on the same day that it is sent. I have is schedule to make payment five days before it is due to CitiBank.

On two occasions last year I was charged a late fee by CitiBank. They

claimed that it was late because the due date changes every month based on a varying 28 or 30 day billing cycle. Even with a 28 day billing cycle the variance in due date should not fluctuate more than five days.

PLEASE stop the credit card companies from abusing their customers.

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Sincerely,

Mr. Jarett White
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