

From: David Haas <contacthaas@mac.com> on 06/12/2008 01:05:09 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop the credit card companies from changing the date the payment is due on a monthly basis. I need to know that my payment date is going to be the same every month. They keep it within a day of the date for several months and then they move it up several days all of a

sudden. Obviously that causes late payments and late payment fees. This practice is deceptive and usury.

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Sincerely,

Mr. David Haas
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