

From: Nicki Parke <nickiparke@yahoo.com> on 06/13/2008 03:15:11 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop one sided contracts. The credit card companies should not be allowed to make changes unilaterally. Due dates are very close to the time the bills are received by the credit card holder. No announcement is made when billing period or payment period is shortened.

Sincerely,

Ms. Nicki Parke
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