

Eugene Daniels <gearhead12@comcast.net> on 06/12/2008 01:55:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

My bank, 5/3third, sends my monthly credit card bill with only 12 to 14 days before due date and that includes weekends. They process my bill 3 weeks in advance but by the time I receive it there are only two

weeks left.If the payment is late they can increase my interest rate to 30% as can all my other creditors!This is clearly an abomination. Its as if they want me to be late to rip me off.

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Sincerely,

Mr. Eugene Daniels
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