

Kathy Kristofice <kittykat2707@yahoo.com> on 06/12/2008 01:55:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I usually am able to pay my credit cards on time. Ocassionally it is one or two days late. They I get socked with \$29.00 to \$39.00 dollar late fee. They already got the 12 % interest or more for some cards. I agree if I was a month late to get charge the late fee. Then maybe

after 3 or 4 months of continually late payments raise the rate. but, 1 or 2 days late it is crazy to have to pay \$30.00 to \$40.00 more.

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Sincerely,

Ms. Kathy Kristofice
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