

From: Wayne Scull <ventroyale@aol.com> on 06/14/2008 11:45:05 AM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Get rid of the excess late payment charge when it is within a day or two. Three to five days late, one half charge.

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Sincerely,

Mr. Wayne Scull
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West Pittston, PA 18643-9301