

From: william wheeler <wwheeler2003@yahoo.com> on 06/12/2008 06:45:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Citizens Bank offered me a credit card at 5.99 APR. Thinking this was a good deal I took the card and always paid off each month's balance in full. After about a year I was 2 days late with a payment and charged a \$40.00 late fee! And my balance was under \$200.00!
Please enact these proposed rules ASAP.

thank you,
William Wheeler

Sincerely,

Mr. william wheeler
1 Kent St
Concord, NH 03301-2530