

From: James Mourt <jimjomourt@att.net> on 06/12/2008 05:15:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe that the credit card companies have taken too many liberties with their fees and penalties on the consumer. My wife and I pay our

credit card bills off as soon as we receive them, because the penalties are unbelievable. Also the payment due date varies from month to month. Please pass the proposed rules changes.

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Sincerely,

Mr. James Mourt
29 Jerz Ln
Northford, CT 06472-1514