

James Nauls <jnauls@sbcglobal.net> on 06/12/2008 09:45:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hi, Please correct the unfair practices of the credit card industry. I recently had an incident where my credit card was credited with a return purchase which should have given me a zero balance for that billing cycle. However, since I made a purchase which was posted after the bill was mailed out I was charged with a late fee. Although, I thought The return of the Item for which I was billed Canceled out the purchase. Also, I have cards for which payment is due within 15 days of the mail out of the statement.

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Sincerely,

Mr. James Nauls
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