

**From:** Yvette Kaplinsky <ykaplinsky@aol.com> on 06/12/2008 05:15:08 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

When the bills are sent, if you allow 5 days in transit both to me and back to them, I have only 2 days in which to pay the bill to avoid a late fee. Now if I did not just get paid or I work till I drop when I come home, I don't get it there on time and I get hosed with a large late fee. If I pay the whole bill each month instead of carrying a balance....they consider me a deadbeat since they aren't making outrageous extra charges...PLEASE STOP THESE VAMPIRE CHARGES!!!

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Sincerely,

Mrs. Yvette Kaplinsky  
13650 Littlecrest Dr  
Farmers Branch, TX 75234-4850