

From: John Kreimer <jkreimer@integraonline.com> on 06/12/2008 05:50:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like you to force the credit card company's to stick to 12

monthly billing cycles. With out this correction the payment dates move all the time, The current standard is 13 monthly billing cycles per year, and some are moving to 14. This just creates extra fees and

peniltys for the banking industry. at the expense of the consumer. It's impossible to keep track of the billings with 13 billing cycles per year.

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Sincerely,

Mr. John Kreimer
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