

**From:** Robert Frey <frey@derbycitylaw.com> on 06/12/2008 04:45:05 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

shortness in time to pay the bill bothers me. For many years charges made in forign countries were charged at the going exchange rate. Now the companies are now charging an additional3-5% just to make the exchange.This is in addition to the 1-2% charged by the forign bank.

Sincerely,

Mr. Robert Frey  
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