

From: ANTHONY RICHMOND <rcdevelopment@verizon.net> on 06/20/2008 12:40:09 AM

Subject: Regulation AA

Jun 19, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are blaming good paying customers for billing when bills are received the day or two days before tghe account is due.

These charges are added as late fees and additional billing charges despite the customers plea and that the bill was received on or before the due date.

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Sincerely,

Mr. ANTHONY RICHMOND
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