

From: C Ronald McCafferty <cronaldmccaffert@bellsouth.net> on 06/12/2008 03:45:10 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir(s),

I have had a VISA credit card for many years. Generally I pay off my monthly charges each month, but lately the monthly invoice has been arriving at my home via the US Postal Service with less than 15 calendar days to make the payment. (Although the date on the VISA invoice is generally the first of the month.) As I travel sometimes, I

am not always able to make the payment on time and usually I am charged with a late payment fee that I believe is unfair. There should be at least three weeks or more time for me to pay my bill so I am not charged with a late fee.

Sincerely,

C. Ronald McCafferty
18 Abby Lynn Circle
Clarksville, TN 37043

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Sincerely,

Mr. C Ronald McCafferty
18 Abby Lynn Cir
Clarksville, TN 37043-4066