

From: Joanne Lakosil <jlakosil@sbcglobal.net> on 06/12/2008 03:45:12 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I had paid off the remaining balance on my credit card. I was surprised to receive a statement the following month for interest that

I owed (a little over \$3.00)! When you pay a bill in full the previous month, why should you get a bill the following month (especially if it is paid on time)?

Sincerely,

Ms. Joanne Lakosil
PO Box 33
Dearborn Heights, MI 48127-0033