

**From:** Riccardo-Zoran Balmas <rzbk@mac.com> on 07/26/2008 12:30:07 PM

**Subject:** Regulation AA

Jul 26, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please have credit cards give me time between the bill and the due date so you can always pay on time.

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Sincerely,

Mr. Riccardo-Zoran Balmas  
2408 Bryn Mawr Ave  
Philadelphia, PA 19131-1411