

**From:** Nancy Duffy <nduffy@chestnut.org> on 07/28/2008 02:40:05 PM

**Subject:** Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am a woman with good credit history, who is frustrated with the

lengths the credit card companies go improve their profit margin. A few weeks ago I challenged a charge on my statement from a credit card I

hold. The interest was being charged to a late fee that was assigned in February. the monthly payments made are well over the minimum, and I asked the phone associate why the consequences for the late payment were on-going. I was transferred two times to two different cities and finally (after a half hour) gave up in frustratiion. I don't have problem being held accountable for a late payment, but I have an expectaion that that should be the end of it and the charge should not be accruing interest! Thank you for advocating for the consumers.

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Sincerely,

Ms. Nancy Duffy  
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