

From: "Gary Phillips" <garyephil@msn.com> on 07/28/2008 12:15:05 PM

Subject: Regulation AA

This regulation is long overdue, and I am in favor of it. Especially the arbitrary due times, but it should also cover the practice of changing the due date without notification. I make scheduled e-payments to avoid the "time" problem, but have been caught by arbitrary due date changes.

Sincerely,
Gary Phillips