

Judith Gurfein <judith.gurfein@vcgcb.ca.gov> on 07/28/2008 05:10:01 PM

Subject: Regulation AA

Jul 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

We shouldn't have to pay \$10 to pay a bill over the phone. The \$39 late fee charge is bad also.

Sincerely,

Mrs. Judith Gurfein
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