

From: Steven Langer <abblan@comcast.net> on 07/25/2008 11:50:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

In March, I underwent cataract surgery out-of-town, attended a wedding out-of-town, and was hospitalized locally with atrial fibrillation. As a result, while I had plenty of cash in my checking accounts, I was a few days late in paying two fairly-new credit card accounts. As a result, they slapped on ridiculous late charges. My other credit card companies accepted my reasons and waived the late charges; these two did not and I paid the late charges AND cancelled the cards. As a result, my credit rating fell from 812 to something in the 600s.

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Sincerely,

Dr. Steven Langer
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