

**From:** Penny Wicker <pwicker@adelphia.net> on 07/25/2008 11:35:04 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

reduce the late charge amount from these astronomical amounts of 45.00 to 50.00 to a reasonable charge like 10.00.

Penny Wicker  
921 n. colony  
Ahoskie, nc 27910

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Sincerely,

Ms. Penny Wicker  
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