

From: Barbara O'Shea-Gray - 07/25/2008 11:35:09 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

Despite a payment in full for 8 years and a 800+ credit rating, because of a holiday, my total payment in full was labelled late by 1 day and I was charged finance charges for 2 months. I am on the verge of doing all my business in cash because of the excesses of these companies.

Sincerely,

Ms. Barbara O'Shea-Gray
Menands, NY 12204-1205