

From: Irene Siena - 07/25/2008 11:15:04 AM

Subject: Regulation AA

Jul 25, 2008

Dear Email comments,

Credit Card companies should not be allowed to charge a late fee if the payment is there before the billing date! They already charge the finance charge but to add on a late fee just because you did not get your payment in my some artificial date yet you still made the billing cycle is unconscionable. This is pure greed on the part of the Credit Card company.

Sincerely,

Ms. Irene Siena
Wallingford, CT 06492-1940