

**From:** Barb Krolikowski <dbkro@charter.net> on 07/25/2008 11:25:05 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please consider taking action to limit credit card companies from

taking advantage of the consumer. I pay my balance in full each month. It makes me very angry to incur a late fee due to the unreasonable turn around time given from when I receive my bill to when my payment is applied to my account.

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Sincerely,

Mrs. Barb Krolikowski  
4035 Indianhead Dr  
Grand Island, NE 68803-6431