

From: Elizabeth Hale <bhale2000@hotmail.com> on 07/25/2008 11:25:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Citicard's due date is all over the calendar. My first payment was due on the 2nd of the month. The following month I went to their website to make a payment on the 2nd, only to discover the due date was the 1st. I was slapped with a \$39 late fee. I complained to customer service to no avail. (The month after the late fee, the payment was due on the 4th),

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Sincerely,

Ms. Elizabeth Hale
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Mesa, AZ 85205-6504