

Frances Busby <moonmage82@yahoo.com> on 07/25/2008 11:00:09 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit cards have unfortunately become a necessity to survive in today's world, but rather than providing a good way for individuals to pay back money loaned, they merely keep people in debt. There needs to be stronger reform as far as how credit card companies apply the money that is sent to them and how much time they allow from the time an invoice is mailed until it is due. Also, people who own credit cards should be able to change their due date to reflect their pay periods

and the time it takes for postage to arrive should they prefer to send their payment through the mail. Finally, I do not believe that credit card companies should be able to charge extra for payments made over the phone or the internet.

Sincerely,

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