

From: Barbara McMillen <bfmtcmillen@buckeye-express.com> on 09/10/2008 10:45:01 AM

Subject: Regulation AA

Sep 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

We have a Kohl's credit card which we pay off every month. Last month we were billed a \$25.00 late fee (due date Monday after a weekend). When we complained, we discovered their definition of late includes "anytime after 1 p.m. of the due date. That means even if the payment arrives on the due date - if it arrives after 1:00 pm it will be charged a late fee!

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Sincerely,

Mrs. Barbara McMillen
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