

From: Mary Ross <mary.ross@cox.net> on 07/30/2008 01:05:04 AM

Subject: Regulation AA

Jul 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass this important bill. It is almost impossible to pay your bill on time because of the timing of the sending of the bill. Right now I am not carrying a balance on any cards, but circumstances in our

business sometimes require travel. We have gotten the credit card bill on Friday with it due within 9 days. Even sending it out Monday has

made it arrive there late. And how do we even know it is late? If the mail can deliver my christmas card to my aunt halfway across the country within 2 days, why does it take over a week (and in one case they said they didn't get it until 3 weeks after I sent it) to arrive at the credit card people? One time I got hit for a late payment although the check had been cashed before the due date. When I called to complain I got the story that it hadn't been recorded as paid yet, although they acknowledged that they had received the payment. The

operator went so far as to tell me that they weren't required to record payment when it came in. I would say that is not the way to run a business, but apparently it works for them.

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Sincerely,

Ms. Mary Ross
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