

From: Ernest Kahn - 07/30/2008 02:40:05 PM

Subject: Regulation AA

Jul 30, 2008

Dear Email comments,

I have particular found onerous the late charges (close to \$30) made even on small ballances. This is in addition to interest charges on the ballance.

Sincerely,

Dr. Ernest Kahn
Sharon, MA 02067-2118