

8721 NW 17 Street
Plantation, FL 33322
September 8, 2008

Jennifer L. Johnson
Secretary, Board of Governors
Federal Reserve System
20 St. and Constitution Ave., NW
Washington, DC 20551

Dear Ms. Johnson:

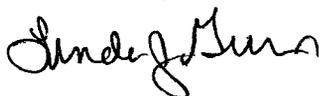
Re: Credit Cards

Recently I paid the total balance on two major credit cards before the due date and the next billing cycle instead of showing a zero balance, I received a charge of \$1.69 (finance charge) on one card and \$1.64 (finance charge) on the other card.

Why is it necessary to pay additional finance charges if the entire balance was paid before the due date?

I hope the Federal Reserve System will address this problem. Thank you.

Yours truly,



Linda Gurr
A battle weary consumer