

William Wodarczyk <billwoda@comcast.net> on 06/12/2008 09:45:18 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

In the past year or two I've noticed that my Credit Card Due Dates have changed. Some are very close to the beginning of the month when my house payment and association fees are due which are substantial and some of my credit card payments are being closer to the first half of the month which has made it exceedingly difficult to keep a balanced budget. I have also made payments to pay off the bill but finance charges are applied before the principal and interest from the prior month are deducted leaving a balance. I think this is incredibly unfair. I also noticed that my checking/savings accounts have

deductions taken before credits are applied which has caused overdrafts several times.

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Sincerely,

Mr. William Wodarczyk
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