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**From:** wgb3@att.net [mailto:wgb3@att.net]  
**Sent:** Monday, May 12, 2008 12:59 PM  
**To:** \_Regulatory Comments  
**Subject:** Fw: Proposed Credit Card Rules

----- Original Message -----

**From:** [wgb3@att.net](mailto:wgb3@att.net)  
**To:** [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)  
**Sent:** Monday, May 12, 2008 11:56 AM  
**Subject:** Proposed Credit Card Rules

Board of Governors,

Please be advised that I support the proposed Credit Card rules changes as follows:

- 1) Prohibit a financial institution from treating a payment as late unless consumers have been given a "reasonable amount of time" to pay their bill,
- 2) Credit card issuers will be prohibited from increasing the annual percentage rate on an outstanding balance unless a consumer is more than 30 days late with a payment and,
- 3) Issuers would be required to more fairly apply payments to balances with different credit rates.

Thank you for your consideration of my support.

Walter G. Berry III