

From: Sheila Ward <asopao@yahoo.com> on 07/02/2008 02:50:02 PM

Subject: Regulation AA

Jul 2, 2008

Federal Reserve Board Email comments

Dear Email comments,

- * Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- * Stop them from applying your monthly payment to low-interest debt first.
- * Give you time between the bill and the due date so you can always pay on time.
- * Stop interest charges on debts paid off the previous month.

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Sincerely,

Ms. Sheila Ward
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