

From: Arianne Hernandez-Iglesias <ariherna13@prtc.net> on 06/05/2008 12:40:02 PM

Subject: Regulation AA

Jun 5, 2008

Federal Reserve Board Email comments

Dear Email comments,

I want companies to stop hiking interest rates on existing balance unless I pay late.

Also, to stop from applying the monthly payment to low interest debt first and stop interest charges on debts paid off the previous month.

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Sincerely,

Mrs. Arianne Hernandez-Iglesias
14 Riefkhol St
PO Box 730
Patillas, PR 00723-0730