

Susan Whyte <swhyte@northaven.com> on 06/12/2008 12:35:02 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir or Madam:

Please help stop credit card companies from hiking interest rates on existing balances (unless payment is 30 days late).

Stop them from applying a monthly payment to low-interest debt first.

Give time between the bill and the due date so the bill can always be paid on time.

Stop interest charges on debts paid off the previous month.

The companies should not be allowed to change their rules after a client has entered into an agreement with them.

Thank you for your consideration.

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Sincerely,

Ms. Susan Whyte
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