From: Frank Carlton <fc4@slowcountry.com> on 06/12/2008 09:45:49 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I've always been unhappy with how CC companies distribute my payment against my balance. They manipulate payments to maximize interest.

Sincerely,

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Mr. Frank Carlton 45 Commonwealth Dr Apt 5 Colchester, VT 05446-7046