

From: Barbara Johnson <coupon6043@bellsouth.net> on 07/26/2008 12:00:03 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I don't think it is right for the credit companies to increase the rates just because they can but as you know we all are suffering these days with the increase of everything but our paycheck. Please help us to stop the companies from hiking interest rates on existing balances and stop applying monthly payment to low-interest debts first. It is not fair, espeically if you pay your debt on time every month and more than the minimum payment. Help!!!

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Sincerely,

Mrs. Barbara Johnson
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