

From: Thomas Wilmore <tom.wilmore@sas.com> on 07/24/2008 09:49:57 AM

Subject: Regulation AA

Jul 24, 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.

Sincerely,

Reverend Thomas Wilmore
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