

From: Mary Van Meter <teanav@yahoo.com> on 07/24/2008 10:30:11 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I would like to see more fairness in your lending:

a.) DON'T HIKE INTEREST RATES ON BALANCES UNLESS THEY ARE 30 DAYS LATE.

b.) STOP APPLYING PAYMENTS TO LOW-INTEREST DEBT FIRST.

c.) GET THE BILL TO ME SO THAT I CAN PAY IT ON TIME! d.) STOP INTEREST CHARGES ON BILLS PAID IN FULL THE PREVIOUS MONTH!

e.) LOWER THE RATE OF INTEREST CHARGED TO KEEP IN SYNC WITH THE ECONOMY.

Sincerely,

Mary Van Meter

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