

Joyce Hutchins <joyce.hutchins@washburn.edu> on 07/24/2008 10:40:07 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please help 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. Please have them give you time between the bill and the due date so you can always pay on time, and stop interest charges on debts paid off the previous month. Your help in this matter will be greatly appreciated.

Sincerely,

Joyce Hutchins  
1103 East 18th Street  
Lawrence, KS 66044

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Sincerely,

Mrs. Joyce Hutchins  
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