

From: Kathy Trent <kathycavan@earthlink.net> on 07/24/2008 10:45:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is criminal for the credit card companies to raise the interest rates on existing balances. Also, they should apply monthly payments to the oldest balances not to the low-interest balances first.

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Sincerely,

Mrs. Kathy Trent
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