

Thomas Zook <tezook@earthlink.net> on 07/24/2008 11:00:09 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I not only want them to stop applying payments to the low interest rate debt first, I want them to stop "tempting" me to use those checks they mail me with a low interest rate that adds to my total debt, especially the way they apply my payment.

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Sincerely,

Mr. Thomas Zook
1054 Delwood Dr
Mansfield, OH 44905-1522