

HARPREET JASWAL <vegetaehj@hotmail.com> on 07/24/2008 11:45:06 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is time to rein in credit card practices as the banks prove to be fox in sheeps clothing. We should stop them from hiking interest

rates on existing balances, stop them from applying your monthly payment to low-interest debt first, give time between the bill and the due date, stop interest charges on debts paid off the previous month, etc. to name just a few. Thanx.

Sincerely,

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