

From: Janice Wendel <wbailey@qadas.com> on 07/25/2008 01:25:04 PM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

- Stop companies from hiking interest rates on existing balances.
- Stop them from applying monthly payment to low-interest debt first.
- Give time between the bill and the due date so we can always pay on time.
- Stop interest charges on debts paid off the previous month.

.

Sincerely,

Ms. Janice Wendel
182 Sunset Dr
Bailey, CO 80421-1334