

John Hilliard <jnhllrd73@earthlink.net> on 06/14/2008 10:50:00 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

- * 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.

- * Give you time between the bill and the due date so you can always pay on time.
- * Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. John Hilliard
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