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Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

We have several cards with interest rates that have been unfairly increased. Please make the needed changes to help consumers like me.

- * 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. matthew gallelli
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