

leslie kummer <kummer5453@msn.com> on 06/15/2008 04:50:04 PM

Subject: Regulation AA

Jun 15, 2008

Federal Reserve Board Email comments

Dear Email comments,

Need to: stop interest rate increases on existing balances unless >30 days late; stop application of monthly payment to low-interest debt first; give enough time between bill and due date to allow for payment on time; and stop interest charges on debts paid off the previous month

.

Sincerely,

Mr. leslie kummer
2519 Wendover Rd
Baltimore, MD 21234-6221