

From: Gary Kersey <gary.d.kersey@wachovia.com> on 06/16/2008 08:20:04 AM

Subject: Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please 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.

Stop interest charges on debts paid off the previous month.

Sincerely,

Gary Dean Kersey
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