

**From:** Steve & Nancy Gould <gould.sa@gmail.com> on 06/16/2008 11:50:05 AM

**Subject:** Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

Working w. Senior Citizens, this is sorely needed legislation. If enacted it would:

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.

Sincerely,

Mr. Steve & Nancy Gould  
94 Christopher St  
New York, NY 10014-4382