

From: Martha Ledbetter <mema.two@gmail.com> on 06/16/2008 02:25:02 PM

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.

Give us time between the bill and the due date so we can always pay on
time.

Stop interest charges on debts paid off the previous month.

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Sincerely,

Mrs. Martha Ledbetter
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