

**From:** Ashton Hardy <arhardy@bellsouth.net> on 06/16/2008 07:25:03 PM

**Subject:** Regulation AA

Jun 16, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have been using unfair tactics for years to increase the interest they charge. Please do the following:

- 1) Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- 2) Stop them from applying your monthly payment to low-interest debt first.
- 3) Give holders time between the bill and the due date so you can always pay on time.
- 4) Stop interest charges on debts paid off the previous month.

Sincerely,

Mr. Ashton Hardy  
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