

Penny Crumby <penny.crumby@dmh.mo.gov> on 06/17/2008 09:55:02 AM

Subject: Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is ridiculous how much credit companies have hiked the rate on existing balances and apply the payment to the low-interest balance while your high interest debt keeps piling up. Also, they have

shortened the time between the billing date and the due date so that my payments are late. It is totally unfair!

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Sincerely,

Ms. Penny Crumby
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