

Margot VanEtten <campusminister1@aol.com> on 06/17/2008 11:55:03 AM

**Subject:** Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

The proposed rules for credit card companies are sorely needed. Unfair practices cost card users millions, and it's time they were curtailed.

Sudden interest rate hikes on up-to-date balances, billing too close to the due date to make timely payment possible, interest charges on already-paid off debts, "losing" payments by piling them in the mail room until after they are due--the methods used to extract

extra money from customers are unethical and unfair., They must also be made illegal. Please act as quickly as possible to put the proposed regulations in force.

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Sincerely,

Mrs. Margot VanEtten  
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