

**From:** Alta Schwartz <schwale@gmail.com> on 06/12/2008 03:50:26 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am writing to ask you to consider strengthening the rules to protect consumers from credit card companies. These rules should stop companies from hiking interest rates on existing balances (unless you pay 30 days late); stop them from applying the monthly payment to low-interest debt first; give customers time between the bill and the due date so they can always pay on time; and stop interest charges on debts paid off the previous month. Consumers are already hurting from unemployment, the housing crisis, and rising prices due to the increase in oil prices. Please do your part to protect the fragile lower and middle classes from this preventable situation.

Sincerely,

Ms. Alta Schwartz  
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