

Judith Paul <jpaul5@comcast.net> on 06/18/2008 05:25:08 PM

**Subject:** Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do something to stop the credit industry from continuing their unfair practice of charging interest on balances that are paid off the month previous. Every time I pay something off I get a bill the next month for \$10-\$15 more "interest"! Also, the time between getting your bill and making your payment on time is almost impossible to meet with some companies. Why does my payment go to the low interest debt first even though the other debt is much older!

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Sincerely,

Mrs. Judith Paul  
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