

**From:** Sandra Lombardi <sandyander2@comcast.net> on 06/18/2008 04:56:01 AM

**Subject:** Regulation AA

Jun 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

When I have had a low-interest loan with a credit company and then have used my charge card with that company to make purchases, my payments have always been applied to the low interest loan first, thus making sure that my purchase balance with the high interest rate accrues interest month after month until the low-interest loan is paid off. This is not right!

Sincerely,

Ms. Sandra Lombardi  
4690 Macarthur Ln  
Boulder, CO 80303-1160