

From: Patricia Clark <pclark617@msn.com> on 06/12/2008 11:45:07 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please stop companies from hiking interest rates on existing balances on customers who are in good standing. The payments should not apply to low-interest debt first. Additionally, there should be more time

between the bill and the due date as most people are paid bi-weekly and often the bill arrives with only 7-10 days to pay it before a late fee

is added. If I receive it immediately after I have paid bill, I should not have to pay bills as they arrive. Last, interest charges should not be paid on debts incurred the previous month.

Consumer voices should be heard louder than the lobbyists for the banks. Our economy is hurting the middle class and someone needs to help make every penny count.

Thanks for your consideration.

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Sincerely,

Ms. Patricia Clark
503 Baylor Rd
Glen Burnie, MD 21061-4605