

From: Toni Conour <tconour@filtertek.com> on 06/12/2008 11:20:34 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have experienced Credit Card abuse and get very angry about it. I have had personal experience with all of the most common gripes listed below including one company that cancelled a pre-arranged scheduled payment (during my out of state vacation). They cancelled my payment because I opened a new checking account at one of their facilities. They never informed me. I had to find out when I received the next statement with the past due amounts and penalties. They move monthly

due dates around as much as 15 days from one period to another. I have to watch the statements like a hawk. Now, I'm given to pay the moment I receive the statement rather than attempt to plan on any due date. I've had interest rates increased 3 times in the last 3 years and I

have not been late with any payments. I bust my butt to pay in advance on time, more than the minimum. They have got the regular guys and little guys over a barrel. We have no place to turn for help, or a voice except for you. PLEASE HELP US.

*Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).

*Stop them from applying your monthly payment to low-interest debt first.

*Give time between the bill and the due date so you can always pay on time.

*Stop interest charges on debts paid off the previous month.

Thank You.

.

Sincerely,

Ms. Toni Conour
PO Box 307
Hebron, IL 60034-0307