

**From:** brian carey <19.peppy22.npt.76@gmail.com> on 06/17/2008 11:20:40 PM

**Subject:** Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies need to play by a fair set of regulations.

No hiking of interest rates on existing balances without blatantly late payments.

Stop applying payments to low interest debt first.

Give card holders a fair amount of time between the bill and due date.

Stop interest charges on debts paid off the month previous.

Times are hard for people like me and I cannot afford to have credit card companies unfairly taking my money.

Sincerely,

Mr. brian carey  
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