

From: Mark Dziezic <msdziezic@aol.com> on 06/20/2008 01:50:03 PM

Subject: Regulation AA

Jun 20, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact some sensible standards for credit cards:

- 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 you 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.
- _ Stop them from sending out credit card applications unsolicited.

The credit industry is running a muck and needs some industry controls.

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Sincerely,

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