

James Acuff <sacuff@rwrplc.com> on 06/20/2008 11:40:01 PM

Subject: Regulation AA

Jun 20, 2008

Federal Reserve Board Email comments

Dear Email comments,

- * Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- * Stop them from applying the monthly payment to low-interest debt first.
- * Give sufficient time between the bill and the due date so that people can always pay on time.
- * Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. James Acuff
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