

Duane Hauser <dnshauser@hotmail.com> on 06/21/2008 09:40:04 AM

Subject: Regulation AA

Jun 21, 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 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.

I'm tired of being ripped off. I have autopay, so am always paying on time and they still raised my interest rates up to 30.34%

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Sincerely,

Mr. Duane Hauser
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