

From: Alex Barylo <hash1024@yahoo.com> on 06/12/2008 11:10:08 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

It's still a puzzle for me why my credit card company can change my rate for any, or no reason at all! It's still a puzzle for me why credit card companies, not me are allowed to pick which portion of my balance - high APR or low APR - to apply my payment to. What kind of logic was used to come up with two-cycle billing? The greedy kind! Certainly works for them, but not for me!

You have a chance to stop this nonsense. Please use it!

Sincerely,

Mr. Alex Barylo
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