

From: Cathy Ulrich <cathyulrc@aol.com> on 06/28/2008 12:10:09 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please STOP credit card companies from placing ridiculous charges and interest on balances paid in full from the previous month(interest

commencing immediately from time of billing), hiking interest rates for even those whom pay on time, and applying payment to lower interest debt first. My self and many, many others, I'm sure, thank you whole-heartedly.

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Sincerely,

Ms. Cathy Ulrich
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