

**From:** Linda Ryan <claminator@gmail.com> on 06/12/2008 08:15:14 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass rulings that would:

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. The unscrupulous practices of the greedy credit card companies must be stopped once and for all.

Sincerely,

Mrs. Linda Ryan  
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