

**From:** Gloria Colwell <colwell307@aol.com> on 06/12/2008 08:15:17 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop raising interest rates on existing balances unless I pay 30 days late. Stop applying monthly payments to low-interest debt first; please give me time between the bill and due date so I always pay on time; and stop charges on bills paid off the previous month. Also, omit yearly service charges on accounts to keep them open.  
Gloria Colwell, CT

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Sincerely,

Mrs. Gloria Colwell  
123 Russell St  
Hamden, CT 06517-2014