

From: Joan Goeringer <joang@comcast.net> on 06/12/2008 08:15:17 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Don't let the credit card companies get away with it any longer. Don't
them them:
push up the interest rate on existing balances as a matter of course;
apply the monthly payment to low-interest debt first;
make the time between billing and the due date so short that payment
can't be made on time; and
charge interest on debt that was paid off the previous month.

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Sincerely,

Mrs. Joan Goeringer
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