

**From:** Eugene Tamborini <etamborini@cfl.rr.com> on 06/12/2008 08:15:17 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Unfortunately, I have little trust or respect in credit card companies these days. They provide what is now a fundamental service but have become very predatory and opportunistic in their practices. I think their practices need to be limited for them as they are unable to determine for themselves what is unreasonable.

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.

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Sincerely,

Mr. Eugene Tamborini  
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