

Ernesto Gutierrez <gutierrezernesto@hotmail.com> on 06/12/2008 08:45:09 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please rein in abuses from credit card companies!  
Stop companies from hiking interest rates on existing balances

Stop them from applying my monthly payment to low-interest debt first.  
Give me time between the bill and the due date so I can always pay on time.  
Stop interest charges on debts paid off the previous month.

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Sincerely,

Dr. Ernesto Gutierrez  
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