

**From:** Beverly Bryington <bebe5043@comcast.net> on 06/27/2008 05:15:03 PM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think it is particularly disgusting that credit card companies have the policy to apply a payment to the lower interest part of the bill even when it is a newer charge. In my account with WaMu there were two checks that were to be at 1.99% interest until July and October of 2008. These were more recent charges, yet they applied my payments to the check charges rather than to the older higher interest charges.

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Sincerely,

Ms. Beverly Bryington  
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