

From: Sunny DiLando <sunnydilando@bellsouth.net> on 06/28/2008 04:10:09 PM

Subject: Regulation AA

Jun 28, 2008

Federal Reserve Board Email comments

Dear Email comments,

The government needs to stop companies from hiking interest rates as long as the consumer pays on time and stop them from applying monthly payments to low-interest debt first.

Sincerely,

Mrs. Sunny DiLando
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