

From: Cathleen McCann <cathleen_mccann@yahoo.com> on 07/01/2008 10:45:02 PM

Subject: Regulation AA

Jul 1, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card companies from abusing consumers.
They should not be permitted to change interest rates, nor should they
be allowed to apply monthly payments to lower interest debt first.

There should be a fair amount of time between the bill and the due date

and the billing cycles should be no shorter than 30 days. Finally, you
must stop allowing them to charge interest on debts paid the prior
month.

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Sincerely,

Ms. Cathleen McCann
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