

From: Judy D Watkins <judy_watkins@bellsouth.net> on 07/03/2008 08:40:00 AM

Subject: Regulation AA

Jul 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card companies from hiking interest rates on existing balances unless you pay 30days late! Stop them from applying

your monthly payment to low interest debt first. And make the give you time between the bill and the due date so you can always pay on time. And last but not least, stop them from charging interest on debts paid off the previous month!

.

Sincerely,

Ms. Judy D Watkins
PO Box 53219
Atlanta, GA 30355-1219