

From: Jen Wichman <jenhopewichman@yahoo.com> on 06/30/2008 09:45:02 AM

Subject: Regulation AA

Jun 30, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please protect American people from the difficult-to-understand, ever-changing practices of many credit card companies. Please stop companies from hiking interest rates on existing balances; stop them

from applying our monthly payment to low-interest debt first; make them give us time between the bill and the due date so we can always pay on time; and stop interest charges on debts paid off the previous month!

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Sincerely,

Ms. Jen Wichman
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