

From: Priscilla Eichler <peichler@ilracademy.org> on 07/18/2008 06:00:04 PM

Subject: Regulation AA

Jul 18, 2008

Federal Reserve Board Email comments

Dear Email comments,

Interest rates are incredibly high and should not be allowed to be raised any further. I think it is extremely unfair to be dunned for payment weeks in advance of a due date. Application of payment should be to the debt first. I understand late payment problems but not when a customer is always paying on time. Surely this can be looked at by the Federal Reserve.

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Sincerely,

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