

From: Brian Swanberg <bswanberg@ci.kent.wa.us> on 06/03/2008 02:00:08 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I believe it is wrong that credit cards can apply your payments to the lowest interest first allowing them to rack up more money on the higher interest on the same card.

Sincerely,

Mr. Brian Swanberg
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