

From: hugh Haines <hhaines@sbcglobal.net> on 06/03/2008 03:00:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are making obscene profits and making arbitrary and capricious decisions that affect everyone's life.
Stop companies from hiking interest rates on existing balances (unless you pay late).
Stop them from applying your monthly payment to low-interest debt first.
make them Give you time between the bill and the due date so you can always pay on time.
Stop interest charges on debts paid off the previous month.
set a fair limit on the interest that these compaines can charge the consumer. the current rates usurers.

Sincerely,

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