

From: Richard Snyder <r.snyder1942@comcast.net> on 06/03/2008 03:30:03 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support changes to law that would require credit card issuers from hiking interest rates on existing balances (except for default), applying payments to low-interest debts first, and charging interest on debts paid off the previous month. Additionally, issuers should be required to ensure sufficient time between the billing date and the due date so payment can be made on time.

Thank your for your attention to this matter.

Sincerely,

Mr. Richard Snyder
5878 Cherry Run Rd
Hedgesville, WV 25427-3652