

**From:** Frank Vineyard <frank.vineyard@gmail.com> on 06/03/2008 04:00:05 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please pass this bill to stop the unfair use of the following:

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.

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.

Thanks.

Sincerely,

Mr. Frank Vineyard  
1012 Maywood Dr  
Vinton, VA 24179-3714