

**From:** Nicole Hermann <oleskarule@earthlink.net> on 06/03/2008 07:30:02 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is high time to protect United States Citizens from the rape and pillage tactics of credit card companies. Please follow through on the proposed legislation of Docket No. R-1314 to potentially prevent a future collapse of private sectors financial standing. Stop companies from hiking interest rates on existing balances (unless you pay late) and from applying monthly payments to low-interest debt first. Give private citizens the time between the bill and the due date so we can always pay on time. And finally, please stop interest charges on debts paid off the previous month.

Sincerely,

Ms. Nicole Hermann  
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