

**From:** Paul Martin Smith <pmsvras@aol.com> on 06/04/2008 01:32:39 PM

**Subject:** Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please! Please!

- \* Stop credit card 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 me time between the bill and the due date so I can always pay on time.
- \* Stop interest charges on debts paid off the previous month.

Sincerely,

Martin Smith  
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