

From: Linda Tift <lindatift@united.net> on 06/04/2008 12:00:02 AM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop the credit card companies from making huge profits off the backs of hard working people by hiking interest rates on folks that pay their bill on time. Stop credit card companies from applying our monthly payment to low-interest debt first. Give hard working people a brake by making credit card companies give us time between the bill and the due date so consumers can always pay our bill on time. Last but not least stop allowing credit card companies charge interest rates on debts paid off the previous month. How much lower can these kind of loan sharks go? Give them time and left unregulated and they will find a way!!!

Sincerely,

Mrs. Linda Tift
4080 Caney Creek Ln
Chapel Hill, TN 37034-2075