

**From:** Donna M Crane <dmcrane@cox.net> on 06/04/2008 12:30:02 AM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have had their own way too long and have gotten outrageous in their ability to change their rules in mid-stream.

\* 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.

Sincerely,

Ms. Donna M Crane  
4664 Cerny Rd  
Pensacola, FL 32526-2753