

From: Emily Radwin <eradwin@csww.org> on 06/07/2008 10:15:01 PM

Subject: Regulation AA

Jun 7, 2008

Federal Reserve Board Email comments

Dear Email comments,

- * 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. Emily Radwin
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