

From: jaime cerros <jcerros@san.rr.com> on 06/08/2008 12:14:58 AM

Subject: Regulation AA

Jun 7, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies should not arbitrarily raise the rates signed in contracts unless you pay late. You should stop them from applying your payment to the higher interest debt first. They should give you enough time to pay your bills every month, not every 3 weeks. They should be stopped from charges made after you have paid off your debt the previous month.

Sincerely,

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