

From: Donna Bryant <schpinna@yahoo.com> on 06/08/2008 04:15:04 PM

Subject: Regulation AA

Jun 8, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have had the upper hand for too long. They give credit to people who probably shouldn't have it (or shouldn't have as much as they give them) and then they persecute these poor folks when they run up more debt than they can afford & can't pay.

Accordingly, please:

- Stop companies from hiking interest rates on existing balances (unless I pay late).
- Stop them from applying my monthly payment to low-interest debt first.

- Give me 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 Bryant
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