

Tim Duda <timduda@aol.com> on 06/10/2008 07:30:07 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I propose the following:

End the practice of hiking interest rates on existing balances;

Stop companies from applying monthly payments to low-interest debt;

An ample amount of time must be allowed between receiving the bill and the due date;

Cease interest charges on debts paid off the previous month.

Sincerely,

Mr. Tim Duda  
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