

Carl Ronzheimer <cronzheimer@msn.com> on 06/10/2008 07:35:06 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop companies from hiking interest rates on existing balances (unless you I pay 30 days late). Stop them from applying my monthly payment to low-interest debt first. Give me time between the bill and the due date so I can always pay on time.

Stop interest charges on debts paid off the previous month.

Sincerely,

Mr. Carl Ronzheimer
9600 SW Imperial Dr
Portland, OR 97225-4947