

David Toppin <dave@pelletizer.com> on 06/10/2008 07:50:05 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are the scum of the earth in the way they do business. This all sounds like a good idea:

- \* Stop companies from hiking interest rates on existing balances (unless you pay 30 days 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.
- Stick to it please!

Sincerely,

Mr. David Toppin  
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