

Jo-Ann Dierks <jdsings@aol.com> on 06/10/2008 07:55:04 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I feel it is extremely important to stop companies from hiking interest rates on existing balances (unless you pay 30 days late). We need to stop them from applying my monthly payment to low-interest debt first.

We need time between getting the bill and the due date so I can always pay on time. Also, to keep from changing the payment due date each month so that we can use automatic payment services from our bank accounts.

It's also important to stop interest charges on debts paid off the previous month.

Sincerely,

Ms. Jo-Ann Dierks  
165 Bobolink Rd  
Yonkers, NY 10701-5318