

From: Robert Varela <rvrnc@hotmail.com> on 06/10/2008 08:55:02 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 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

Sincerely,

Mr. Robert Varela
6924 N Lois Ave
Tampa, FL 33614-3856