

From: Albert Panko <john.panko@hotmail.com> on 06/10/2008 08:55:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please take the following actions to protect me:

Stop companies from hiking interest rates on existing balances (unless 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. Albert Panko
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