

**From:** Melvin & Marsha Barnhart <iamhere@comcast.net> on 06/10/2008 08:00:11 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

We urge you to follow through on actions to curb credit card company abuses.

You should enforce real changes to:

- 1.) Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).
- 2.) Stop them from applying your monthly payment to low-interest debt first.
- 3.) Give you time between the bill and the due date so you can always pay on time.
- 4.) Stop interest charges on debts paid off the previous month.

Level the playing field so that issuers can not take unfair advantage of honest consumers.

Please stop the abuses.

Sincerely,

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