

William Thornton - 06/10/2008 08:10:02 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please require credit card companies to stop applying my monthly payment to low-interest debt first. At least they could stop begging me to move my other accounts to them at attractive rates and then switching my payments on the original debt to the new low interest balance.

Sincerely,

Mr. William Thornton  
Gray Court, SC 29645-5918