

Harry Lymn - 06/10/2008 08:10:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I firmly believe it is time to ensure that the credit card industry does not impose unfair, confusing or usurious conditions on its customers.

Therefore, I support your efforts to prevent the companies from hiking interest rates on exiting balances (unless one pays 30 days late), from applying monthly payments to low-interest debt first and charging interest on debts paid off the previous month and require them to give customers time between the bill and due date.  
Thank you for the opportunity to comment.

Sincerely,

Mr. Harry Lymn  
McLean, VA 22102-2708