

From: Barron Snyder <barronsnyder@yahoo.com> on 06/10/2008 08:30:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please reign in credit card companies and stop their onerous ways.

Reasonable interest rates are fine but hidden fees and increasing rates for existing balances needs to be stopped. I would like to see payments applied to oldest debt first rather than lowest interest first. And I would like to see interest rates tied to the Prime Rate with no more than three times the rate for the highest interest cards.

Sincerely,

Mr. Barron Snyder
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