

From: Kenneth Fron <kafron@comcast.net> on 06/10/2008 08:50:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact these rules to stop credit card companies from abusing their customers. Specifically:

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

Sincerely,

Mr. Kenneth Fron
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