

From: Kevin Valenta <kvalenta@manchester-hall.com> on 06/12/2008 09:45:29 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

it's long overdue to stop credit card companies from hiking interest rates on existing balances (unless you pay 30 days late), stop them from applying my monthly payment to low-interest debt first, and stop interest charges on debts paid off the previous month - they should also give me adequate time between the bill and the due date so I can pay my bill on time

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Sincerely,

Mr. Kevin Valenta
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