

From: zeb harrison <dmj333@earthlink.net> on 06/10/2008 08:35:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

I personally think the CC companies do take advantage of us. I did a balance transfer and then charged a couple items to my card. I then sent them a payment and rather than apply it to the charges I made they applied it to the balance transfer. The funny thing is the balance transfer had a 0 interest rate for 6 months. So I would have to pay off the balance transfer first all the while the charges I had made would be incurring interest. The balance transfer was for \$10,000 and the charges I made was \$2,000 so you can see I was charged a substantial amount of interest, when it is obvious my intent was to pay off the charges not the balance transfer.

Sincerely,

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