

From: Howard Hensen <hhensen@wi.rr.com> on 06/12/2008 09:45:34 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It's time to stop abuses by credit card companies.
Stop them from applying monthly payments to low-interest debt first.
Make them give us time between the bill and the due date so we can
always pay on time.
Make them stop interest charges on debts paid off the previous month.

Times are tough enough without having to deal with abuses by the credit
card companies. MAKE IT STOP!

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Sincerely,

Mr. Howard Hensen
2403 E Oklahoma Ave
Milwaukee, WI 53207-3059