

**From:** Kathleen Maher <catmmaher@yahoo.com> on 06/12/2008 10:15:22 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop credit card abuse - we are currently at the mercy of these companies. Please prohibit them from charging interest on debts paid off the previous month, hiking interest rates on existing balances, applying your monthly payment to low-interest debt first, and mandate that they the customer has sufficient time between the bill and the due date.

Sincerely,

Ms. Kathleen Maher  
1201 Evergreen Ave  
Ocean, NJ 07712-4516