

From: Kristin Knott <kknott98@yahoo.com> on 06/11/2008 05:10:03 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am tired of the companies paying off the debt on the lower interest rates after they give you a reprieve on a 'bonus' offer. You make payments to the account and you are actually paying off the newer debt first and never buying down the old. This is a tricky trick and most consumers get burned by it. It is wrong and should be stopped

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Sincerely,

Ms. Kristin Knott
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