

From: Siegfried Karsten <sgku@msn.com> on 06/10/2008 09:20:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir/Madam:

We would appreciate it if you would enforce regulations limiting banks/credit card companies from:

- 1) increasing interest rates on existing balances,
- 2) applying monthly payments to low-interest debt first,
- 3) sufficient specified time between billing and payment due dates, and
- 4) stopping interest charges on debts paid off the previous month.

Thank you,

Sincerely,

Dr. Siegfried G. Karsten

Sincerely,

Dr. Siegfried Karsten
560 E South Temple Apt 902
Salt Lake City, UT 84102-1146