

Carol K Wharton <mkway0612@msn.com> on 06/10/2008 09:25:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

You need to enact rules so the credit card companies cannot hike the interest rate on existing balances unless payment is over 30 days late, not apply monies received to low interest rate balances first and allow recent charges to be charged at a much higher rate, give adequate time between billing and due date so I can always pay in a timely manner and stop interest charges on debts paid off the previous month.

Sincerely,

Mrs. Carol K Wharton
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