

Lester LaForce <lesterlaforce@hotmail.com> on 06/10/2008 09:40:05 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a consumer of their services, I am effected by the unfair and expletive practices of the credit card companies. Please;

- 1) Stop companies from hiking interest rates on existing balances (unless I pay 30 days late).
- 2) Stop them from applying my monthly payment to low-interest debt first.
- 3) Give me time between the bill and the due date so I can always pay on time.
- 4) Stop interest charges on debts paid off the previous month.

Sincerely,

Mr. Lester LaForce
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