

From: Stephen Mackin <spmackinjr@yahoo.com> on 06/10/2008 10:00:07 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact proposed credit card rules ASAP. This includes:

- stopping companies from hiking interest rates on existing balances (unless they are paid 30 days late);
- stop the application of monthly payments to low-interest debt first;
- provide time between the billing and the due date to allow on-time payment; and
- stop interest chages on debt paid off the previous month.

Thank you for your time and attention to this matter.

Stephen P. Mackin, Jr.

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Sincerely,

Mr. Stephen Mackin

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