

Thea DuBow <trd1@westchestergov.com> on 06/12/2008 09:45:21 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I'm emailing you today to encourage you to enact the following credit card rules:

Stop companies from hiking interest rates on existing balances (unless you pay 30 days late).

Stop them from applying monthly payment to low-interest debt first.

Give credit card users time between the bill and the due date so you can always pay on time.

Stop interest charges on debts paid off the previous month.

Please take action now!

Thank you.

.

Sincerely,

Ms. Thea DuBow
260 Garth Rd
Scarsdale, NY 10583-4051