

**From:** Jerry Pulliam <jerry.pulliam@verizon.net> on 06/10/2008 10:20:04 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is about time that the federal Reserve cracks down on the credit card industry and its sneaky practices. We the consumer need rules with teeth in them to control these items.

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

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

\* Give you 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.

Jerry D Pulliam

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Sincerely,

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