

From: Paul McDonald <paul.mcdonald1@comcast.net> on 06/10/2008 10:25:04 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please help us by stopping credit card companies from charging interest after a bill is paid off, Hiking interest rates on existing balances, stop paying all the payment on low interest balances while the higher rate loans accumulate interest, give consumers time between the bill date and due date so penalties by credit card companies are less likely to be imposed.

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Sincerely,

Mr. Paul McDonald
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