

**From:** John Swanson <jswanson51@comcast.net> on 06/10/2008 10:30:03 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sirs,

We need to install regulations that will stop credit card companies from hiking interest rates on existing balances, stop charging interest on debts paid off the previous month, stop the credit card companies from applying your monthly payment to low-interest debt first and finally give you time between the bill and the due date so you can always pay on time.

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Sincerely,

Mr. John Swanson  
809 Parkway Ave  
Salisbury, MD 21804-5011