

From: Margalo Ashley-Farrand <margalo@earthlink.net> on 06/10/2008 10:40:01 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please:

- * Stop companies from hiking interest rates on existing balances (unless you pay 30 days late). All my cards to this periodically.
- * Stop them from applying your monthly payment to low-interest debt first. All those checks on cards with 0-5% interest do this if used!
- * Give you time between the bill and the due date so you can always pay on time. My cards give only 3 weeks.
- * Stop interest charges on debts paid off the previous month. They all cheat!!

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Sincerely,

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