

**From:** Thomas Foley <tjgfoley@msn.com> on 06/10/2008 10:40:01 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please remain tough with Banks with regard to unfair practices regarding credit card rates and penalties including:

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.

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Sincerely,

Mr. Thomas Foley  
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