

**From:** Dirk Decker <dd5633@msn.com> on 06/10/2008 10:40:02 PM

**Subject:** Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card companies from raising interest rates on existing balances when payments are made on time and allow consumers to apply payments as designated by the consumer to the debt they choose.

Sincerely,

Dr. Dirk Decker  
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