

From: Susan o'brien <boneobrien@cablespeed.com> on 06/10/2008 11:35:03 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact your proposed rules that are basic rules that protect the average citizen and keep credit card companies from taking advantage of unsuspecting clients. I personally have a credit balance that I have been faithfully paying off every month for years, but the payment always goes to the really low interest rate balance and the balance at a much higher rate keeps getting higher and higher because none of the payment EVER goes to the higher rate, and won't until the lower rate is paid off! I would rather have two separate accounts so I can determine how my payments get allotted! Thank you for planning these important safeguards.

Susan O'Brien

Sincerely,

Ms. Susan o'brien
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