

From: Charles Koch <kochck@starband.net> on 06/11/2008 10:40:05 AM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop companies from hiking interest rates on existing balances.

Stop them from applying my monthly payment to low-interest debt first.
Give me consistant 30 days between the bill and the due date so I can
always pay on time.

Stop interest charges on debts paid off the previous month.
Thank You

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Sincerely,

Mr. Charles Koch
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