

From: Jorge Jimenez <jjimenez@daco.gobierno.pr> on 06/11/2008 11:15:03 AM

Subject: Regulation AA

Jun 11, 2008

Dear Email comments,

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.

Please help us as soon as possible

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Sincerely,

Mr. Jorge Jimenez
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