

Amy Risinger <awallrising@yahoo.com> on 06/11/2008 02:10:04 PM

**Subject:** Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

Your current policies are unfair to all who use credit cards, e.g. arbitrarily raising interest rates, applying monthly payments to low-interest debt first, accruing interest on paid off debts, etc. Many of your practices are causing serious financial harm to individuals & is having a negative effect on the economy. I'm sure you can still make substantial profits while making your policies more fair.

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Sincerely,

Mrs. Amy Risinger  
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