

From: kay knobloch <kknobloch1@comcast.net> on 06/12/2008 10:15:15 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Current credit card companies are using unreasonable and unfair business practices to claim money they ought not be able to claim. Please stop those practices that base charges on anything but my payment record, that apply payments to interest first, that hiking

interest rates on existing balances unless a fair late fee applies, and that set up a due date so soon after the bill that it is calculated to be an unreasonable burden to pay on time.

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Sincerely,

Ms. kay knobloch
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