

From: Peggy Walton <waltonpeggy@gmail.com> on 06/12/2008 10:15:16 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is important that we take control of the credit problem in this country by:

Stopping companies from hiking interest rates on existing balances (unless you pay 30 days late).

Stopping them from applying your monthly payment to low-interest debt first.

Give us time between the bill and the due date so you can always pay on time.

Stopping interest charges on debts paid off the previous month.

Thank you.

Peggy Walton

Conroe, TX

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Sincerely,

Ms. Peggy Walton

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