

From: frank belcastro <fbelcast@hotmail.com> on 06/12/2008 10:45:14 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

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.

.

Sincerely,

Mr. frank belcastro
285 N Grandview Ave
Dubuque, IA 52001-6327