

From: David Heinzinger Sr <dheinzinger@hvc.rr.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. Stop them from applying my monthly payment to low-interest debt first. Give me 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. Stop charging interest on interest.

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Sincerely,

Mr. David Heinzinger Sr
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