

From: Brenda Stockton-Hiss <brenstockton@hotmail.com> on 06/12/2008 11:15:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies are allowed to change the rules in the middle of the game. I'm not allowed to do that. Technically, you're not allowed to do that either. They must be stopped. People can't get out of debt when the bank cards charge so very much with the intent to keep American consumers in debt.

The amount of time between the date of the bill and the due date has become so short many people don't have a pay day in the middle.

Therefore they have late payments which add late fees and more interest to their credit card debt.

Additionally, if a debt is paid, there is no excuse for continuing to charge interest on that debt from the previous month.

Someone must stop these companies from enslaving the American consumer. I can't do it. Certainly I can't do it alone. I need your help. We all do.

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Sincerely,

Ms. Brenda Stockton-Hiss
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