

From: Joseph Lasek <joelasek@hotmail.com> on 06/12/2008 11:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am writing in support of proposed rule changes on credit card companies including:

Stopping credit card 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.

Giving consumers 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.

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Sincerely,

Dr. Joseph Lasek
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