

From: Timothy Smalko <jocat_3@yahoo.com> on 06/12/2008 12:05:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop hiking interest rates on existing balances. Also stop applying my monthly payment to my low interest debt first. Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Timothy Smalko
754 Kensington Ave
Plainfield, NJ 07060-1914