

From: jeff Fagerholm <vectorfins@gmail.com> on 06/12/2008 12:10:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dears Sirs and Madams

Please stop the abuse of power used by the credit card companies to charge outrageous fees and interest.

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.

Thank you
Jeff Fagerholm
Po box 579
Hood River OR
97031