

From: Danielle Buckingham <deb@mail2nevada.com> on 06/12/2008 12:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please enact new rules that will stop the banks from blatantly ripping

off consumers. In addition to limitations as to the interest rates that may be charged please regulate the industry so that:

- * Banks can no longer hike interest rates on existing balances (unless I pay 30 days late).
- * Banks can no longer apply my monthly payment to low-interest debt first.
- * Banks give me time between the bill and the due date so I can always pay on time.
- * Banks stop interest charges on debts paid off the previous month.

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Sincerely,

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