

From: eric jepson <metalmail@gmail.com> on 06/12/2008 12:20:04 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

- * 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.
- Discover Card recently changed my payment due date to an earlier date in the month without notification. Good thing that I noticed or I would've had a late fee of probably \$40.00.

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Sincerely,

Mr. eric jepson
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