

From: Richard Brown <ashmagalf1@aol.com> on 06/11/2008 12:10:02 PM

Subject: Regulation AA

Jun 11, 2008

Dear Email comments,

Credit Card companies have preyed on the backs of average citizens long enough and their unethical practiced need to be stplled ASAP. Their practices of hiking interest rates, applying payments to low-interest debt first, not allowing enough time between billing and due date and charging interest on debts paid off the previous month is sheer robbery.

Please take the necessary steps in order to give us citizens a fighting chance.

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Sincerely,

Mr. Richard Brown
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