

From: Philip Snyder <ps9mm@hotmail.com> on 06/11/2008 06:40:04 PM

Subject: Regulation AA

Jun 11, 2008

Federal Reserve Board Email comments

Dear Email comments,

I urge to pass new rules that would prevent credit card companies from do the following: 1. Stop credit card companies from from increasing interest rates on balances less that 30 days late; 2. stop credit card companies from applying monthly payments to the low interest debt first; 3. insure that credit card companies give adequate time between the bill and the due date ao payment can e made on time; 4. stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Philip Snyder
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