

Harry Lauture <hlauture@earthlink.net> on 06/12/2008 09:45:14 AM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am sending this message to urge to support and urge others to pass this bill. This are troubling times for the consumers. Rising gas, food, healthcare, utilities prices and the credit problems are

squeezing us. We do not need the banks capitalizing on our misery. 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.

Remember, without the consumers, this country and government cannot survive. Thank you for your time.

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Sincerely,

Mr. Harry Lauture  
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