

Myra MacDonald <myrasmac@yahoo.com> on 06/12/2008 09:45:14 AM

Subject: Regulation AA

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Federal Reserve Board Email comments

Dear Email comments,

Please address credit card reform:

Stop them from applying my monthly payment to low-interest debt first.

Please insure that they have legal time lines that insure that I receive my bill in time to get the payment owed back to them on time. I frequently receive bills with only five or so days before I need to have the payment back without incurring a penalty.

Please stop them from charging interest on debts that have been paid off the previous month.

Please stop them from hiking interest rates on existing balances for no reason.

Thank you for your action on these matters.

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Sincerely,

Mrs. Myra MacDonald
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