

Joel Kurtzberg <joelnyc1@aol.com> on 06/12/2008 09:47:00 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please do not give in to banks lobbying. Do not water down the proposed credit card rules which would:

- 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 consumers 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.
- Thank you...

Sincerely,

Mr. Joel Kurtzberg
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