

"Mary Jo Moeschl, Ph.D." <mjmphd@yahoo.com> on 06/13/2008 01:45:05 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please:

- * Stop companies from hiking interest rates on existing balances (unless one pays 30 days late).
- * Stop them from applying monthly payments 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.

.

Sincerely,

Dr. Mary Jo Moeschl, Ph.D.
528 NE 37th St
Pendleton, OR 97801-3555