

From: Andrea Lerner <andrealerner@aol.com> on 06/12/2008 10:15:23 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support the legislation that:

Stops credit card companies from hiking interest rates on existing balances without late payment

Stops them from applying monthly payments to low-interest debt first.

Gives consumers time between the bill and the due date so they can always pay on time.

Stops interest charges on debts paid off the previous month.

Sincerely,

Ms. Andrea Lerner
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