

Gary Montani <monti1804@aim.com> on 06/13/2008 10:15:15 AM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Stop companies from hiking interest rates on existing balances  
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.

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Sincerely,

Mr. Gary Montani  
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