

erin yarrobino <bggr34@aol.com> on 06/12/2008 11:45:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Seeing as I have had problems with credit cards in the past, I say they should stop hiking interest rates (unless payment is 30 days late), and also from applying your month payment to low-interest debt first.

Interest charges on debts paid off the previous month should be lowered as well.

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Sincerely,

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