

**From:** David Branen <dbranen@cfl.rr.com> on 06/13/2008 01:15:05 AM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit card companies have for too long taken advantage of their customers by hiking interest rates; applying payments to debit card

balances instead instead of the c. card, continually shortened the time allowed for payment and charged interest on paid off the previous month.

Please put a stop to these unfair practices.

Sincerely,

Mr. David Branen  
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