

From: Louis Darrin <loucar@cox.net> on 06/13/2008 07:15:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please make these credit card companies stop from hiking interest rates on existing balances (unless you pay 30 days late).

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.

.

Sincerely,

Mr. Louis Darrin
2419 Vista Colina St
Henderson, NV 89014-3619