

From: Kathleen Cooley <kcooley@zoominternet.net> on 06/13/2008 08:15:13 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Decision Maker,

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

Please stop them from applying your monthly payment to low-interest debt first; give us time between the bill and the due date so I can always pay on time.

Lastly, please stop interest charges on debts paid off the previous month.

Sincerely,

Kathleen Cooley
6018 Mint Hill Drive
Medina, OH 44256

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Sincerely,

Mrs. Kathleen Cooley
6018 Mint Hill Dr
Medina, OH 44256-6371