

From: Sharon Daniels <sowegafam@aol.com> on 06/13/2008 09:15:10 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Credit Card companies take advantage of cardholders in all sorts of unscrupulous ways. Stop companies 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. Stop the unfair practices of the Credit Card companies.

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Sincerely,

Ms. Sharon Daniels
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