

From: Achmad Chadran <achadran@earthlink.net> on 06/13/2008 12:15:12 PM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

In our climate of soaring energy costs and the decline in the global value of the US dollar, the last thing the American public needs is predatory credit card terms. Please help the American consumer by enacting tougher rules on credit cards and lending practices. I believe Docket R-1314 represents a good start. The rules contained therein would:

- * Stop companies from hiking interest rates on existing balances (unless cardholders pay 30 days late).
- * Stop them from applying monthly payments to low-interest debt first.
- * Give us time between the billing and due dates so we stand a better chance of paying on time.
- * Stop interest charges on debts paid off the previous month.

Thank you in advance for your consideration of these concerns.

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Sincerely,

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