

**From:** Jane Prescott <janiefromnh@yahoo.com> on 06/13/2008 01:15:09 PM

**Subject:** Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please make credit cards fair to both the user and the banks. Please

- \* Stop companies from hiking interest rates on existing balances

- \* Stop credit card companies 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,

Mrs. Jane Prescott  
78 Alger Brook Rd  
South Strafford, VT 05070-7717