

**From:** Thomas Hewitt <tghewitt@juno.com> on 06/14/2008 09:15:05 AM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please support the Federal Reserve in helping to rein in the abuses of credit issuing companies.

Items to be addresses:

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.

We are a nation of debtors, and the current abuses by the credit issuing corporations aren't helping the situation.

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Sincerely,

Mr. Thomas Hewitt  
3160 Birchdale  
Johannesburg, MI 49751-9767