

**From:** CONNIE COLLOPY <ccollopy@sbcglobal.net> on 06/14/2008 11:15:03 AM

**Subject:** Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please rein in the abusive power of credit card companies to change rates on existing balances, to apply payments to lower-interest transferred balances first, to charge large late fees (especially when a customer has a good payment record). and to target students and

low-income customers who cannot live up to the credit terms. These and other abuses are counter to the public interest and unfairly enlarge the coffers of hugely profitable corporations.

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Sincerely,

Ms. CONNIE COLLOPY  
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