

From: Bradley Chewing <rbchewing@gmail.com> on 06/12/2008 07:15:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I support your proposed action that would:

- * 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.

.

Sincerely,

Mr. Bradley Chewing
1832 College Ave
Harrisonburg, VA 22802-6115