

**From:** Dave Gustafson <dgustafs@columbus.rr.com> on 06/12/2008 05:15:08 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have several ideas about credit cards:

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.

Stop interest charges on debts paid off the previous month.

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Sincerely,

Mr. Dave Gustafson  
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